



# Bank Holding Company Performance Report December 31, 2021—FR BHCPR

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**BHC Name** [ASSOCIATED BANC-CORP](#)

**City/State** [GREEN BAY, WI](#)

## Bank Holding Company Information

Federal Reserve District: [7](#)

Consolidated Assets (\$000): [35,104,253](#)

Peer Group Number: [1](#) Number in Peer Group: [130](#)

Number of Bank Subsidiaries: [1](#)

### Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

### Mailing Address:

[ASSOCIATED BANC-CORP](#)  
[433 MAIN STREET](#)  
  
[GREEN BAY, WI 54301](#)

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BHC Name

City/State

## Summary Ratios

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Average assets (\$000)	34,459,860	34,292,341	33,081,466	33,104,768	29,532,212
Net income (\$000)	350,994	306,771	326,790	333,562	229,264
Number of BHCs in peer group	130	128	125	118	108

	BHC	Peer # 1	Pct												
<b>Earnings and Profitability:</b>															
<b>Percent of Average Assets</b>															
Net interest income (tax equivalent)	2.16	2.60	18	2.27	2.77	18	2.57	3.01	25	2.70	3.08	22	2.58	2.92	26
+ Non-interest income	0.96	1.04	54	1.44	1.21	66	1.13	1.32	51	1.09	1.31	47	1.12	1.35	43
- Overhead expense	2.06	2.17	45	2.25	2.57	37	2.39	2.69	36	2.48	2.71	36	2.40	2.72	33
- Provision for credit losses	-0.26	-0.09	14	0.49	0.51	50	0.06	0.15	26	0.01	0.14	11	0.09	0.16	31
+ Securities gains (losses)	0	0.01	12	0.03	0.02	67	-0.02	0.01	4	-0.01	0	23	0	0.01	50
+ Other tax equivalent adjustments	0	0	79	0	0	83	0	0	42	0	0	78	0	0	47
= Pretax net operating income (tax equivalent)	1.31	1.66	24	1	1.04	44	1.28	1.56	23	1.29	1.57	24	1.22	1.43	27
Net operating income	1.02	1.26	24	0.89	0.81	56	0.99	1.19	22	1.01	1.24	21	0.78	0.89	36
Net income	1.02	1.26	24	0.89	0.82	55	0.99	1.19	22	1.01	1.24	21	0.78	0.90	35
Net income (Subchapter S adjusted)		1.97			1.18			1.17			1.42			0.99	
<b>Percent of Average Earning Assets</b>															
Interest income (tax equivalent)	2.39	3.06	16	2.79	3.55	13	3.97	4.41	21	3.87	4.24	24	3.36	3.80	22
Interest expense	0.21	0.25	51	0.45	0.52	48	1.13	1.08	62	0.91	0.86	63	0.54	0.60	55
Net interest income (tax equivalent)	2.18	2.80	17	2.34	3.01	17	2.85	3.33	24	2.96	3.38	24	2.82	3.19	25
<b>Losses, Allowance, and Past Due + Nonaccrual</b>															
Net loan and lease losses / Average loans and leases	0.10	0.11	56	0.41	0.27	75	0.24	0.21	65	0.13	0.22	44	0.19	0.24	52
Earnings coverage of net loan and lease losses (X)	15.04	39.72	38	4.91	22.91	23	7.71	24.40	31	13.70	21.75	49	9.27	19.67	37
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.16	1.23	45	1.57	1.58	55	0.88	0.83	54	1.04	0.90	71	1.28	0.98	79
Allowance for loan and lease losses / Total loans and leases	1.15	1.20	45	1.56	1.55	57	0.88	0.81	54	1.03	0.89	72	1.27	0.96	80
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.66	0.49	76	0.92	0.71	72	0.61	0.57	57	0.61	0.61	50	1.06	0.72	80
30-89 days past due loans and leases / Total loans and leases	0.09	0.32	12	0.17	0.39	21	0.12	0.43	12	0.13	0.44	15	0.12	0.47	10
<b>Liquidity and Funding</b>															
Net noncore funding dependence	6.65	-2.33	80	10.50	3.20	75	20.13	14.45	73	23.64	16.62	73	25.88	17.03	78
Net short-term noncore funding dependence	1.30	-7.71	75	4.76	-4.76	81	9.17	3.38	65	12.94	4.66	75	20.28	4.83	89
Net loans and leases / Total assets	68.60	58.67	75	72.40	61.58	80	70.31	63.77	59	67.71	63.98	49	67.59	62.73	51
<b>Capitalization</b>															
Tier 1 leverage ratio	8.83	8.98	53	9.37	9.13	59	8.83	9.76	27	8.48	9.71	14	8.02	9.53	12
Holding company equity capital / Total assets	11.47	10.71	63	12.24	11.16	67	12.11	12.43	46	11.24	12.22	41	10.62	11.94	35
Total equity capital (including minority interest) / Total assets	11.47	10.82	61	12.24	11.29	65	12.11	12.57	45	11.24	12.27	37	10.62	12.01	31
Common equity tier 1 capital / Total risk-weighted assets	10.31	12.42	22	10.45	12.38	21	10.21	12.17	22	10.26	12.12	24	10.08	12.19	16
Net loans and leases / Equity capital (X)	5.98	5.53	63	5.91	5.58	57	5.81	5.21	68	6.03	5.29	69	6.36	5.27	69
Cash dividends / Net income	37.94	28.27	70	42.50	42.30	52	38.86	33.12	59	34.87	27.31	67	37.41	31.29	55
Cash dividends / Net income (Subchapter S adjusted)		3.14			-0.65			-12.02			17.36			47.52	
<b>Growth Rates</b>															
Assets	5.04	10.50	30	3.19	16.68	13	-3.75	9.26	4	10.38	7	74	4.61	8.28	46
Equity capital	-1.62	7.46	9	4.30	6.99	40	3.74	10.49	30	16.79	7.89	82	4.73	10.18	40
Net loans and leases	-0.48	3.36	41	6.26	9.07	47	-0.05	9.10	13	10.57	7.89	74	3.41	9.38	30
Noncore funding	-20.58	-14.79	38	-39.95	-12.18	17	-19.15	6.59	15	3.27	10.67	39	-7.98	5.59	38
<b>Parent Company Ratios</b>															
Short-term debt / Equity capital	0.86	0.57	79	1.45	0.77	81	0.82	1.02	77	7.81	1.14	90	2.08	1.07	82
Long-term debt / Equity capital	6.19	10.95	45	6.08	13.56	41	6.34	13.04	51	6.57	13.37	50	15.36	12.69	68
Equity investment in subsidiaries / Equity capital	98.23	103.22	20	97.90	102.81	21	99.88	103.22	33	99.97	103.10	36	102.31	102.10	49
Cash from ops + noncash items + op expense / Op expense + dividends	274.34	154.48	87	144.25	147.24	58	218.94	190.27	71	173.05	174.91	52	184.59	148.20	71

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

**Income Statement—Revenues and Expenses**

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/20219	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	693,706	785,117	997,773	976,355	747,963	-11.64	5.41
Income from lease financing receivables.....	23	126	326	635	1,092	-81.75	-98.44
Fully taxable income on loans and leases.....	689,767	781,576	993,193	970,671	741,914	-11.75	5.73
Tax-exempt income on loans and leases.....	3,962	3,667	4,906	6,319	7,141	8.04	-44.94
Estimated tax benefit on income on loans and leases.....	1,107	954	1,268	1,642	3,776	16.08	-70.95
Income on loans and leases (tax equivalent).....	694,836	786,197	999,367	978,632	752,831	-11.62	4.74
Investment interest income (tax equivalent).....	112,315	133,131	172,619	176,156	147,324	-15.64	-22.10
Interest on balances due from depository institutions.....	2,037	1,611	5,170	2,784	2,050	26.44	216.30
Interest income on other earning assets.....	5,796	7,859	11,473	9,840	5,614	-26.25	39.06
Total interest income (tax equivalent).....	814,984	928,798	1,188,629	1,167,412	907,819	-12.25	0.32
Interest on time deposits of \$250K or more.....	1,339	10,104	27,228	15,956	6,879	-86.75	
Interest on time deposits < \$250K.....	6,090	20,581	29,241	19,992	11,540	-70.41	
Interest on foreign office deposits.....	0	0	0	0	0		
Interest on other deposits.....	11,193	36,954	180,817	140,170	75,606	-69.71	-70.70
Interest on other borrowings and trading liabilities.....	42,792	71,324	88,730	87,519	40,440	-40.00	85.73
Interest on subordinated debt and mandatory convertible securities.....	10,920	10,920	10,920	10,920	10,920	0.00	0.00
Total interest expense.....	72,334	149,883	336,936	274,557	145,385	-51.74	-14.19
Net interest income (tax equivalent).....	742,650	778,915	851,693	892,855	762,434	-4.66	2.00
Non-interest income.....	331,001	494,308	374,490	359,538	331,952	-33.04	-3.62
Adjusted operating income (tax equivalent).....	1,073,651	1,273,223	1,226,183	1,252,393	1,094,386	-15.67	0.20
Overhead expense.....	708,663	772,524	791,188	821,221	707,839	-8.27	0.74
Provision for credit losses.....	-88,011	167,006	18,500	2,500	27,000		
Securities gains (losses).....	-16	9,221	-7,514	-1,985	434		
Other tax equivalent adjustments.....	1	2	0	1	0	-50.00	
Pretax net operating income (tax equivalent).....	453,103	342,931	422,529	426,624	359,981	32.13	46.93
Applicable income taxes.....	85,313	20,200	79,720	79,786	109,503	322.34	-2.30
Tax equivalent adjustments.....	16,796	15,960	16,019	13,276	21,214	5.24	-19.19
Applicable income taxes (tax equivalent).....	102,109	36,160	95,739	93,062	130,717	182.38	-5.55
Minority interest.....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest.....	350,994	306,771	326,790	333,562	229,264	14.42	75.26
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	350,994	306,771	326,790	333,562	229,264	14.42	75.26
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	350,994	306,771	326,790	333,562	229,264	14.42	75.26
Investment securities income (tax equivalent).....	112,315	133,131	172,619	176,156	147,324	-15.64	-22.10
US Treasury and agency securities (excluding mortgage-backed securities).....	1,301	283	24	12	12	359.72	18485.71
Mortgage-backed securities.....	36,260	53,658	91,607	111,332	95,734	-32.42	-61.85
All other securities.....	74,754	79,190	80,988	64,812	51,578	-5.60	52.16
Cash dividends declared.....	133,172	130,381	127,006	116,303	85,764	2.14	73.50
Common.....	116,061	112,023	111,804	105,519	76,417	3.60	71.04
Preferred.....	17,111	18,358	15,202	10,784	9,347	-6.79	92.19

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

## Relative Income Statement and Margin Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
<b>Percent of Average Assets</b>															
Interest income (tax equivalent) .....	2.37	2.85	17	2.71	3.27	17	3.59	4	23	3.53	3.87	21	3.07	3.47	21
Less: Interest expense .....	0.21	0.23	55	0.44	0.48	51	1.02	0.98	63	0.83	0.79	64	0.49	0.55	54
Equals: Net interest income (tax equivalent) .....	2.16	2.60	18	2.27	2.77	18	2.57	3.01	25	2.70	3.08	22	2.58	2.92	26
Plus: Non-interest income .....	0.96	1.04	54	1.44	1.21	66	1.13	1.32	51	1.09	1.31	47	1.12	1.35	43
Equals: adjusted operating income (tax equivalent) .....	3.12	3.70	20	3.71	4.04	36	3.71	4.41	19	3.78	4.46	17	3.71	4.33	22
Less: Overhead expense .....	2.06	2.17	45	2.25	2.57	37	2.39	2.69	36	2.48	2.71	36	2.40	2.72	33
Less: Provision for credit losses .....	-0.26	-0.09	14	0.49	0.51	50	0.06	0.15	26	0.01	0.14	11	0.09	0.16	31
Plus: Realized gains (losses) on held-to-maturities securities .....	0	0	49	0	0	46	0	0	49	0	0	51	0	0	95
Plus: Realized gains (losses) on available-for-sale securities .....	0	0.01	11	0.03	0.02	67	-0.02	0.01	4	-0.01	0	22	0	0.01	34
Plus: other tax equivalent adjustments .....	0	0	79	0	0	83	0	0	42	0	0	78	0	0	47
Equals: Pretax net operating income (tax equivalent) .....	1.31	1.66	24	1	1.04	44	1.28	1.56	23	1.29	1.57	24	1.22	1.43	27
Less: Applicable income taxes (tax equivalent) .....	0.30	0.38	24	0.11	0.23	16	0.29	0.36	31	0.28	0.33	33	0.44	0.55	32
Less: Minority interest .....	0	0	40	0	0	42	0	0	36	0	0	36	0	0	34
Equals: Net operating income .....	1.02	1.26	24	0.89	0.81	56	0.99	1.19	22	1.01	1.24	21	0.78	0.89	36
Plus: Net extraordinary items .....	0	0	50	0	0	50	0	0	50	0	0	51	0	0	48
Equals: Net income .....	1.02	1.26	24	0.89	0.82	55	0.99	1.19	22	1.01	1.24	21	0.78	0.90	35
Memo: Net income (last four quarters) .....	1.02	1.26	24	0.89	0.82	55	0.99	1.19	21	1.01	1.24	21	0.78	0.91	35
Net income—BHC and noncontrolling (minority) interest .....	1.02	1.27	22	0.89	0.83	55	0.99	1.20	22	1.01	1.25	21	0.78	0.91	35
<b>Margin Analysis</b>															
Average earning assets / Average assets .....	98.78	93.08	97	97.02	92.32	93	90.43	91.05	42	91.11	91.48	47	91.58	91.61	46
Average interest-bearing funds / Average assets .....	62.99	61.99	63	66.13	64.06	67	70.63	65.57	76	70.46	65.56	74	70.89	65.75	72
Interest income (tax equivalent) / Average earning assets .....	2.39	3.06	16	2.79	3.55	13	3.97	4.41	21	3.87	4.24	24	3.36	3.80	22
Interest expense / Average earning assets .....	0.21	0.25	51	0.45	0.52	48	1.13	1.08	62	0.91	0.86	63	0.54	0.60	55
Net interest income (tax equivalent) / Average earning assets .....	2.18	2.80	17	2.34	3.01	17	2.85	3.33	24	2.96	3.38	24	2.82	3.19	25
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent) .....	2.89	4.01	6	3.20	4.27	7	4.32	5.09	12	4.31	4.95	14	3.66	4.52	10
Interest-bearing bank balances .....	0.20	0.14	92	0.27	0.27	53	2.33	2.04	69	1.89	1.64	75	1.11	1.05	62
Federal funds sold and reverse repos .....	0.26	0.25	62	1.10	0.68	79	2.44	2.44	63	2.16	2.17	58	1.34	1.41	60
Trading assets .....	0	0.45	26	0	0.60	23	0	0.99	21	0	1.11	19	0	1.11	17
Total earning assets .....	2.34	3.04	13	2.74	3.51	12	3.92	4.36	23	3.83	4.20	25	3.28	3.73	23
Investment securities (tax equivalent) .....	2.08	1.77	72	2.55	2.25	76	2.78	2.76	54	2.55	2.68	41	2.44	2.47	48
US Treasury and agency securities (excluding mortgage-backed securities) .....	1	1.14	40	0.58	1.75	5	2.40	2.32	64	1.20	2.05	8	1.20	1.62	21
Mortgage-backed securities .....	1.08	1.57	8	1.92	2.05	33	2.42	2.61	24	2.23	2.50	16	1.99	2.23	23
All other securities .....	3.46	2.81	74	3.53	3.24	66	3.69	4.06	47	3.37	4.20	35	4.09	3.66	66
Interest-bearing deposits .....	0.09	0.21	22	0.35	0.53	29	1.22	1.10	61	0.94	0.81	67	0.56	0.49	65
Time deposits of \$250K or more .....	0.53	0.66	39	1.69	1.42	77	2.30	1.96	76	1.58	1.44	63			
Time deposits < \$250K .....	0.48	0.62	37	1.24	1.36	37	1.53	1.82	30	1.13	1.29	37			
Other domestic deposits .....	0.06	0.15	19	0.22	0.36	27	1.11	0.93	71	0.89	0.67	76			
Foreign deposits .....		0.14			0.42			1.19			0.97			0.51	
Federal funds purchased and repos .....	0.07	0.17	32	0.28	0.62	22	0.98	1.86	28	0.89	1.51	30	0.60	0.94	36
Other borrowed funds and trading liabilities .....	2.31	1.27	85	2.03	1.50	78	2.35	2.38	52	1.90	2.28	26	1.08	1.77	13
All interest-bearing funds .....	0.33	0.37	52	0.66	0.74	48	1.44	1.49	50	1.18	1.19	60	0.69	0.82	45

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name \_\_\_\_\_

City/State \_\_\_\_\_

## Non-interest Income and Expenses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
<b>Non-interest Income and Expenses</b>					
Total non-interest income .....	331,001	494,308	374,490	359,538	331,952
Fiduciary activities income .....	66,782	57,268	54,648	54,316	50,191
Service charges on deposit accounts - domestic .....	64,406	56,307	63,135	66,075	64,427
Trading revenue .....	20,128	19,887	13,757	14,377	13,508
Investment banking fees and commissions .....	23,072	27,689	28,819	28,246	19,935
Insurance activities revenue .....	336	45,245	89,104	89,511	81,474
Venture capital revenue .....	0	0	0	0	0
Net servicing fees .....	15,109	-19,417	9,369	12,956	9,583
Net securitization income .....	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets .....	47,015	207,547	22,872	6,582	5,661
Other non-interest income .....	94,153	99,782	92,786	87,475	87,173
Total overhead expenses .....	708,663	772,524	791,188	821,221	707,839
Personnel expense .....	426,687	432,151	487,063	482,676	419,778
Net occupancy expense .....	84,617	85,769	85,949	82,364	75,043
Goodwill impairment losses .....	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets) .....	8,844	10,192	9,948	8,159	1,959
Other operating expenses .....	188,515	244,412	208,228	248,022	211,059
Fee income on mutual funds and annuities .....	8,644	9,569	11,748	11,682	11,059
<b>Memoranda</b>					
Assets under management in proprietary mutual funds and annuities .....	0	0	0	0	0
Number of equivalent employees .....	3,988	4,064	4,669	4,655	4,388
Average personnel expense per employee .....	106.99	106.34	104.32	103.69	95.66
Average assets per employee .....	8,640.89	8,438.08	7,085.34	7,111.66	6,730.22

	BHC	Peer # 1	Pct													
<b>Analysis Ratios</b>																
Mutual fund fee income / Non-interest income .....	2.61	2.17	60	1.94	2.02	54	3.14	2.72	58	3.25	3.08	56	3.33	2.85	59	
Overhead expenses / Net Interest Income + non-interest income .....	67.05	59.28	80	61.44	62.28	49	65.38	61.29	69	66.27	60.88	76	65.96	63.61	66	
<b>Percent of Average Assets</b>																
Total overhead expense .....	2.06	2.17	45	2.25	2.57	37	2.39	2.69	36	2.48	2.71	36	2.40	2.72	33	
Personnel expense .....	1.24	1.21	59	1.26	1.30	49	1.47	1.41	53	1.46	1.44	51	1.42	1.42	53	
Net occupancy expense .....	0.25	0.23	58	0.25	0.26	47	0.26	0.28	42	0.25	0.28	32	0.25	0.29	37	
Other operating expenses .....	0.57	0.72	34	0.74	0.94	43	0.66	0.97	24	0.77	0.97	34	0.72	1	24	
Overhead less non-interest income .....	1.10	1.10	43	0.81	1.25	17	1.26	1.32	43	1.39	1.38	47	1.27	1.34	43	
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>																
Total overhead expense .....	66	58.83	79	60.67	61.82	49	64.52	60.64	69	65.57	60.37	76	64.68	62.73	61	
Personnel expense .....	39.74	32.93	86	33.94	32.36	55	39.72	32.39	87	38.54	32.51	82	38.36	32.93	78	
Net occupancy expense .....	7.88	6.23	75	6.74	6.58	55	7.01	6.52	60	6.58	6.48	54	6.86	6.70	54	
Other operating expenses .....	18.38	19.18	50	20	22.28	50	17.79	21.20	32	20.46	20.90	52	19.46	22.41	34	
Total non-interest income .....	30.83	27.67	62	38.82	28.83	75	30.54	29.23	64	28.71	28.50	61	30.33	31.08	57	
Fiduciary activities income .....	6.22	2.20	87	4.50	2.09	82	4.46	1.97	80	4.34	2.14	79	4.59	2.38	79	
Service charges on domestic deposit accounts .....	6	3.27	89	4.42	3.27	68	5.15	3.88	67	5.28	4.15	61	5.89	4.28	64	
Trading revenue .....	1.87	0.62	86	1.56	1.28	75	1.12	1.18	68	1.15	0.85	78	1.23	0.90	77	
Investment banking fees and commissions .....	2.15	2.58	61	2.17	2.46	63	2.35	3.54	63	2.26	3.42	59	1.82	3.62	51	
Insurance activities revenue .....	0.03	0.36	44	3.55	0.41	95	7.27	0.47	95	7.15	0.47	95	7.44	0.55	95	
Venture capital revenue .....	0	0.04	44	0	0.01	44	0	0.02	42	0	0.02	41	0	0.01	44	
Net servicing fees .....	1.41	0.60	83	-1.53	0.01	10	0.76	0.28	84	1.03	0.65	73	0.88	0.60	71	
Net securitization income .....	0	0.01	44	0	0	45	0	0.01	44	0	0.01	44	0	0.01	44	
Net gain (loss) - sales of loans, OREO, and other assets .....	4.38	3.30	70	16.30	3.92	93	1.87	1.86	57	0.53	1.61	39	0.52	1.67	35	
Other non-interest income .....	8.77	9.27	59	7.84	9.65	45	7.57	10.04	42	6.98	9.86	38	7.97	10.77	39	
Overhead less non-interest income .....	35.18	30.52	60	21.85	31.93	22	33.98	31.06	46	36.86	31.46	61	34.35	31.19	54	
Applicable income taxes / Pretax net operating income (tax equivalent) .....	18.83	21.18	20	5.89	18.63	6	18.87	20.56	33	18.70	19.04	39	30.42	32.99	42	
Applicable income tax + TE / Pretax net operating income + TE .....	22.54	22.67	47	10.54	21.18	10	22.66	23.23	43	21.81	21.56	45	36.31	37.95	42	

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

### Assets

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Real estate loans	15,464,433	15,798,650	15,251,966	15,243,535	14,085,029	-2.12	16.44
Commercial and industrial loans	5,462,803	5,719,649	5,393,786	5,745,342	4,873,181	-4.49	10.10
Loans to individuals	444,768	313,054	351,159	363,171	385,813	42.07	12.89
Loans to depository institutions and acceptances of other banks	2	0	2	0	1		-99.99
Agricultural loans	14,381	3,479	9,327	2,133	121	313.37	324.84
Other loans and leases	2,975,200	2,746,050	1,966,480	1,665,512	1,526,390	8.34	93.75
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	24,361,587	24,580,882	22,972,720	23,019,693	20,870,535	-0.89	20.58
Less: Allowance for loan and lease losses	280,015	383,702	201,371	238,023	265,880	-27.02	0.60
Net loans and leases	24,081,572	24,197,180	22,771,349	22,781,670	20,604,655	-0.48	20.86
Debt securities that reprice or mature in over 1 year	6,319,493	4,559,186	5,093,749	6,250,740	6,022,776	38.61	8.08
Mutual funds and equity securities	4,475	1,661	1,646	1,569	147	169.42	3538.21
Subtotal	30,405,540	28,758,027	27,866,744	29,033,979	26,627,578	5.73	17.98
Interest-bearing bank balances	681,684	298,759	207,624	221,226	199,702	128.17	356.97
Federal funds sold and reverse repos	0	1,135	7,740	148,285	32,650	-100.00	-100.00
Debt securities that reprice or mature within 1 year	251,525	405,260	373,920	436,712	303,377	-37.93	135.97
Trading assets	86,923	197,098	89,960	88,943	69,675	-55.90	65.89
Total earning assets	31,425,672	29,660,279	28,545,988	29,929,145	27,232,981	5.95	20.41
Non-interest-bearing cash and due from depository institutions	343,831	416,154	373,380	507,187	483,666	-17.38	-23.00
Premises, fixed assets, and leases	385,315	419,876	437,472	363,225	330,963	-8.23	16.65
Other real estate owned	29,619	14,269	21,101	11,984	12,608	107.58	188.29
Investment in unconsolidated subsidiaries	0	0	0	0	0		-100.00
Intangible and other assets	2,919,872	2,909,272	3,008,537	2,836,318	2,423,376	0.36	30.26
Total assets	35,104,253	33,419,783	32,386,478	33,647,859	30,483,594	5.04	20.47
Quarterly average assets	35,016,159	34,123,004	32,203,661	33,115,024	30,041,983	2.62	20.97
Average loans and leases (YTD)	24,060,293	24,537,397	23,123,322	22,715,600	20,594,077	-1.94	22.44
<b>Memoranda</b>							
Loans held-for-sale	136,638	129,158	151,280	79,264	85,544	5.79	13.41
Loans not held-for-sale	24,224,949	24,451,724	22,821,440	22,940,429	20,784,991	-0.93	20.63
Real estate loans secured by 1-4 family	8,299,563	8,714,737	9,125,284	9,236,506	8,515,882	-4.76	12.54
Commercial real estate loans	7,158,150	7,071,540	6,123,838	6,005,779	5,567,748	1.22	21.24
Construction and land development	1,808,976	1,840,417	1,420,900	1,335,032	1,451,684	-1.71	26.22
Multifamily	1,405,264	1,360,305	1,201,835	1,204,553	952,473	3.31	36.76
Nonfarm nonresidential	3,943,910	3,870,818	3,501,103	3,466,194	3,163,591	1.89	14.54
Real estate loans secured by farmland	6,720	12,373	2,844	1,250	1,399	-45.69	316.62
Total investment securities	6,575,493	4,966,107	5,469,315	6,689,021	6,326,299	32.41	10.44
U.S. Treasury securities	123,957	27,530	999	999	996	350.26	12295.70
US agency securities (excluding mortgage-backed securities)	21,477	33,622	0	0	0	-36.12	
Municipal securities	2,029,216	1,892,562	1,964,729	1,790,683	1,281,320	7.22	77.09
Mortgage-backed securities	4,216,049	2,680,543	3,235,249	4,595,410	4,893,987	57.28	-12.20
Asset-backed securities	177,325	327,189	263,692	297,360	145,176	-45.80	
Other debt securities	2,994	3,000	3,000	3,000	4,673	-0.20	-36.01
Mutual funds and equity securities	4,475	1,661	1,646	1,569	147	169.42	3538.21
Available-for-sale securities	4,332,015	3,085,441	3,262,586	3,946,941	4,043,446	40.40	-7.44
U.S. Treasury securities	122,957	26,531	0	999	996	363.45	12195.70
US agency securities (excluding mortgage-backed securities)	21,477	33,622	0	0	0	-36.12	
Municipal securities	400,457	450,662	546,160	0	0	-11.14	
Mortgage-backed securities	3,606,805	2,244,437	2,449,734	3,645,582	3,892,454	60.70	-22.84
Asset-backed securities	177,325	327,189	263,692	297,360	145,176	-45.80	
Other debt securities	2,994	3,000	3,000	3,000	4,673	-0.20	-36.01
Mutual funds and equity securities	0	0	0	0	147		-100.00
Held-to-maturity securities appreciation (depreciation)	109,661	149,938	71,381	-30,241	721	-26.86	
Available-for-sale securities appreciation (depreciation)	-6,656	57,042	10,635	-94,961	-56,971		
Structured notes, fair value	0	0	0	0	0		
Pledged securities	2,255,467	2,084,572	2,561,144	2,984,000	3,071,000	8.20	23.18

BHC Name

City/State

## Liabilities and Changes in Capital

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Demand deposits	8,504,077	7,661,728	5,450,709	5,698,530	5,478,416	10.99	57.71
NOW, ATS and transaction accounts	7,019,782	6,090,869	5,329,717	5,336,952	4,603,157	15.25	49.75
Time deposits less brokered deposits < \$250K	364,203	217,420	415,753	-578,689	-1,255,118	67.51	
MMDA and other savings accounts	11,595,309	10,972,854	10,375,834	11,046,510	10,355,320	5.67	13.65
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	27,483,371	24,942,871	21,572,013	21,503,303	19,181,775	10.19	57.76
Time deposits of \$250K or more	215,100	341,068	861,183	924,332	1,056,172	-36.93	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	319,532	192,971	433,097	111,651	324,815	65.59	-37.02
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	34,730	59,346	32,016	45,423	67,467	-41.48	-65.85
Other borrowings w/remaining maturity of 1 year or less	11,810	317,193	605,546	1,162,264	2,034,000	-96.28	-97.55
Other borrowings w/remaining maturity over 1 year	1,609,400	1,616,128	2,925,565	2,959,441	1,399,468	-0.42	-35.99
Brokered deposits < \$250K	767,959	1,198,542	1,345,868	2,469,758	2,548,015	-35.93	
Noncore funding	2,958,531	3,725,248	6,203,275	7,672,869	7,429,937	-20.58	-63.36
Trading liabilities	19,421	14,110	14,970	87,668	67,660	37.64	-62.00
Subordinated notes and debentures + trust preferred securities	249,161	248,867	248,572	248,277	247,982	0.12	0.59
Other liabilities	368,916	397,754	425,525	354,854	318,797	-7.25	44.89
Total liabilities	31,079,400	29,328,850	28,464,355	29,866,971	27,246,151	5.97	19.32
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus)	193,195	353,512	256,716	256,716	159,929	-45.35	20.80
Common stock	1,752	1,752	1,752	1,752	1,618	0.00	7.48
Common surplus	1,713,851	1,720,329	1,716,431	1,712,615	1,454,188	-0.38	17.43
Retained earnings	2,672,601	2,458,920	2,380,867	2,181,415	1,819,230	8.69	57.60
Accumulated other comprehensive income	-10,317	12,618	-33,183	-124,972	-62,758		
Other equity capital components	-546,229	-456,198	-400,460	-246,638	-134,764		
Total holding company equity capital	4,024,853	4,090,933	3,922,123	3,780,888	3,237,443	-1.62	30.20
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	4,024,853	4,090,933	3,922,123	3,780,888	3,237,443	-1.62	30.20
Total liabilities and capital	35,104,253	33,419,783	32,386,478	33,647,859	30,483,594	5.04	20.47
<b>Memoranda</b>							
Non-interest-bearing deposits	8,504,077	7,661,728	5,450,709	5,698,530	5,478,416	10.99	57.71
Interest-bearing deposits	19,962,353	18,820,753	18,328,355	19,198,863	17,307,546	6.07	21.01
Total deposits	28,466,430	26,482,481	23,779,064	24,897,393	22,785,962	7.49	30.05
Long-term debt that reprices within 1 year	600,000	0	0	0	250,000		-71.63
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended	4,090,933	3,922,123	3,780,888	3,237,443	3,091,312		
Accounting restatements	0	-98,337	0	13,738	0		
Net income	350,994	306,771	326,790	333,562	229,264		
Net sale of new perpetual preferred stock	-164,458	96,796	0	96,669	0		
Net sale of new common stock	41,293	25,528	36,069	2,440	12,849		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	137,802	77,368	186,076	213,598	9,290		
Changes incident to business combinations	0	0	0	488,408	7,151		
Less: Dividends declared	133,172	130,381	127,006	116,303	85,764		
Change in other comprehensive income	-22,935	45,801	91,789	-62,214	-8,079		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	-331	743	0		
Holding company equity capital, ending balance	4,024,853	4,090,933	3,922,123	3,780,888	3,237,443		

BHC Name

City/State

### Percent Composition of Assets

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Real estate loans	44.05	36.25	69	47.27	36.22	73	47.09	37.78	65	45.30	37.19	59	46.21	35.54	65
Commercial and industrial loans	15.56	10.76	76	17.11	13.52	69	16.65	12.02	74	17.07	12.85	70	15.99	12.62	64
Loans to individuals	1.27	3.36	50	0.94	3.40	41	1.08	4.20	35	1.08	4.31	34	1.27	4.47	41
Loans to depository institutions and acceptances of other banks	0	0.02	69	0	0.03	31	0	0.04	58	0	0.05	28	0	0.06	50
Agricultural loans	0.04	0.18	52	0.01	0.19	33	0.03	0.24	46	0.01	0.30	36	0	0.21	28
Other loans and leases	8.48	4.47	79	8.22	4.63	77	6.07	5.01	61	4.95	5	58	5.01	5.10	55
Net loans and leases	68.60	58.67	75	72.40	61.58	80	70.31	63.77	59	67.71	63.98	49	67.59	62.73	51
Debt securities over 1 year	18	19.46	48	13.64	15.55	40	15.73	14.60	57	18.58	14.63	66	19.76	14.83	73
Mutual funds and equity securities	0.01	0.06	41	0	0.05	37	0.01	0.06	36	0	0.06	36	0	0.06	23
Subtotal	86.61	79.22	78	86.05	78.16	82	86.04	79.65	69	86.29	79.97	64	87.35	79.31	77
Interest-bearing bank balances	1.94	8.50	11	0.89	7.51	6	0.64	3.06	19	0.66	3.04	19	0.66	3.46	12
Federal funds sold and reverse repos	0	0.54	28	0	0.82	61	0.02	1.57	61	0.44	1.66	73	0.11	1.81	65
Debt securities 1 year or less	0.72	1.56	41	1.21	1.68	48	1.15	1.91	47	1.30	1.96	53	1	1.86	42
Trading assets	0.25	0.49	64	0.59	1.01	61	0.28	1.19	54	0.26	1.33	69	0.23	1.34	61
Total earning assets	89.52	91.77	22	88.75	91.05	18	88.14	89.53	32	88.95	89.74	40	89.34	89.84	41
Non-interest cash and due from depository institutions	0.98	0.82	66	1.25	1.07	62	1.15	1.14	49	1.51	1.21	73	1.59	1.22	77
Other real estate owned	0.08	0.01	96	0.04	0.02	79	0.07	0.03	83	0.04	0.04	59	0.04	0.05	57
All other assets	9.50	7.35	76	10	7.82	79	10.71	9.27	70	9.54	8.98	57	9.08	8.86	55
<b>Memoranda</b>															
Short-term investments	2.66	11.47	6	2.11	11.17	6	1.82	7.63	19	2.40	7.80	33	1.76	8.69	18
U.S. Treasury securities	0.35	1.47	44	0.08	0.84	48	0	1.03	26	0	1.04	35	0	1.02	31
US agency securities (excluding mortgage-backed securities)	0.06	0.82	32	0.10	0.63	37	0	0.54	13	0	0.69	10	0	0.75	11
Municipal securities	5.78	1.73	87	5.66	1.69	88	6.07	1.34	93	5.32	1.62	89	4.20	1.60	85
Mortgage-backed securities	12.01	14.14	41	8.02	11.75	35	9.99	11.44	40	13.66	11.13	66	16.05	11.06	76
Asset-backed securities	0.51	0.50	70	0.98	0.32	83	0.81	0.28	82	0.88	0.33	81	0.48	0.30	77
Other debt securities	0.01	0.53	29	0.01	0.42	31	0.01	0.39	30	0.01	0.41	29	0.02	0.38	38
Loans held-for-sale	0.39	0.55	65	0.39	0.52	51	0.47	0.39	68	0.24	0.30	56	0.28	0.33	58
Loans held for investment	69.01	58.06	80	73.17	61.72	81	70.47	63.50	63	68.18	63.93	51	68.18	62.63	54
Real estate loans secured by 1-4 family	23.64	11.46	88	26.08	11.91	92	28.18	13.29	92	27.45	13.46	93	27.94	13.44	93
Revolving	1.64	1.42	60	2.02	1.66	60	2.50	2.07	61	2.47	2.27	60	2.66	2.40	63
Closed-end, secured by first liens	21.95	9.67	88	23.96	9.81	93	25.55	10.69	92	24.79	10.57	93	25.04	10.35	93
Closed-end, secured by junior liens	0.06	0.17	35	0.09	0.22	38	0.13	0.28	41	0.18	0.31	46	0.23	0.34	49
Commercial real estate loans	20.39	22.69	44	21.16	22.22	43	18.91	22.23	41	17.85	21.58	42	18.26	19.88	46
Construction and land development	5.15	3.34	72	5.51	3.40	79	4.39	3.44	64	3.97	3.51	59	4.76	3.25	70
Multifamily	4	3.57	67	4.07	3.12	69	3.71	3.01	69	3.58	2.72	73	3.12	2.54	72
Nonfarm nonresidential	11.23	14.57	38	11.58	14.72	37	10.81	14.69	38	10.30	14.44	36	10.38	13.30	39
Real estate loans secured by farmland	0.02	0.30	40	0.04	0.33	41	0.01	0.36	28	0	0.41	26	0	0.32	32

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Loan Mix and Analysis of Concentrations of Credit

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans	63.48	61.05	47	64.27	57.15	56	66.39	57.46	56	66.22	56.49	56	67.49	54.84	62
Real estate loans secured by 1-4 family	34.07	19.86	88	35.45	19.43	91	39.72	20.75	91	40.12	21.10	92	40.80	21.45	92
Revolving	2.36	2.43	53	2.75	2.64	55	3.52	3.15	55	3.62	3.50	54	3.89	3.77	55
Closed-end	31.71	17.24	87	32.70	16.59	90	36.20	17.39	91	36.51	17.39	92	36.91	17.41	91
Commercial real estate loans	29.38	37.86	35	28.77	34.63	36	26.66	33.52	37	26.09	32.14	41	26.68	29.99	45
Construction and land development	7.43	5.65	66	7.49	5.26	72	6.19	5.09	63	5.80	5.20	56	6.96	4.90	71
1-4 family	1.56	1.18	67	1.10	0.93	62	1.14	0.94	66	1.26	1.02	63	1.70	0.89	73
Other	5.87	4.40	66	6.39	4.19	75	5.05	4.02	65	4.54	4.05	61	5.26	3.90	67
Multifamily	5.77	5.78	61	5.53	4.96	64	5.23	4.69	66	5.23	4.10	70	4.56	3.84	71
Nonfarm nonresidential	16.19	24.56	31	15.75	22.93	31	15.24	22.15	34	15.06	21.40	35	15.16	20.03	39
Owner-occupied	3.99	8.29	28	3.67	7.68	25	3.97	7.72	30	4	8.03	31	3.84	7.58	33
Other	12.20	15.94	35	12.08	14.95	34	11.27	14.34	38	11.06	13.38	44	11.31	12.45	49
Real estate loans secured by farmland	0.03	0.54	38	0.05	0.54	39	0.01	0.55	27	0.01	0.63	25	0.01	0.51	29
Loans to depository institutions and acceptances of other banks	0	0.04	69	0	0.06	31	0	0.11	58	0	0.12	28	0	0.17	50
Commercial and industrial loans	22.42	18.86	63	23.27	22.17	58	23.48	19.53	66	24.96	20.32	68	23.35	20.53	62
Loans to individuals	1.83	6.24	45	1.27	6.13	35	1.53	7.13	33	1.58	7.36	31	1.85	7.61	37
Credit card loans	0.47	0.53	73	0.43	0.65	70	0.53	0.81	70	0.51	1.02	68	0.50	1.12	63
Agricultural loans	0.06	0.34	46	0.01	0.32	32	0.04	0.37	42	0.01	0.46	35	0	0.33	28
Other loans and leases	12.21	8.75	70	11.17	9.09	67	8.56	9.85	57	7.24	9.66	52	7.31	10.32	49
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans	484.57	391.81	70	475.16	381.27	69	519.10	391.26	68	517.79	379.80	70	542.33	366.85	74
Real estate loans secured by 1-4 family	260.06	126.06	88	262.11	125.03	92	310.58	138.18	92	313.74	137.84	94	327.90	138.55	95
Revolving	18	15.44	60	20.34	17.42	60	27.54	21.26	65	28.28	23.33	64	31.27	25.05	66
Closed-end	242.06	108.85	88	241.77	106.14	91	283.04	115.20	92	285.46	112.79	94	296.62	111.69	94
Commercial real estate loans	224.30	245.88	43	212.69	234.65	42	208.43	229.44	44	204	219.72	48	214.38	204.45	52
Construction and land development	56.68	35.95	76	55.35	35.62	73	48.36	34.95	66	45.35	35.36	63	55.90	32.91	76
1-4 family	11.91	7.42	71	8.13	6.34	64	8.91	6.61	65	9.84	7.04	66	13.63	6.16	77
Other	44.77	28.11	74	47.22	28.16	76	39.45	27.32	69	35.51	27.26	63	42.27	26.01	75
Multifamily	44.03	38.66	71	40.91	32.74	71	40.90	31.04	73	40.92	27.85	78	36.67	25.95	76
Nonfarm nonresidential	123.58	158.05	36	116.42	155.06	36	119.16	152.10	41	117.74	147.22	44	121.81	137.03	48
Owner-occupied	30.44	52.99	32	27.10	52.37	29	31.01	53.07	34	31.27	54.89	34	30.89	51.62	35
Other	93.14	102.54	43	89.32	100.54	40	88.15	97.41	45	86.47	91.80	50	90.92	84.09	57
Real estate loans secured by farmland	0.21	3.22	40	0.37	3.44	39	0.10	3.60	28	0.04	4.02	26	0.05	3.31	31
Loans to depository institutions and acceptances of other banks	0	0.21	69	0	0.28	31	0	0.44	58	0	0.54	28	0	0.68	50
Commercial and industrial loans	171.17	114.45	76	172.03	139.91	65	183.58	122.02	77	195.16	128.82	76	187.64	126.55	73
Loans to individuals	13.94	34.55	50	9.42	37.47	39	11.95	43.51	37	12.34	42.67	37	14.86	44.83	43
Credit card loans	3.56	2.77	76	3.18	3.30	72	4.18	4.34	74	3.97	5.31	70	4.05	5.73	68
Agricultural loans	0.45	1.86	53	0.10	1.88	32	0.32	2.18	45	0.07	2.72	36	0	1.88	29
Other loans and leases	93.23	51.06	77	82.59	49.54	75	66.93	52.44	63	56.57	51.79	60	58.77	52.78	59
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans	34.94	30.07	58	33.60	27.32	63	28.65	26.45	51	27.66	24.79	52	25.98	23.09	55
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	266.71	195.33	75	248.42	183.76	68	224.03	178.57	60	216.28	167.93	65	208.78	156.17	63
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	297.15	252.85	59	275.52	240.85	53	255.04	236.10	50	247.54	225.98	51	239.67	210.40	55

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# Liquidity and Funding

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Short-term investments	2.66	11.47	6	2.11	11.17	6	1.82	7.63	19	2.40	7.80	33	1.76	8.69	18
Liquid assets	14.65	29.03	17	10.94	26.22	8	12.09	22.44	19	16.53	22.72	38	18.63	24.04	44
Investment securities	18.73	21.63	45	14.86	17.85	36	16.89	16.99	52	19.88	17.27	63	20.75	17.35	63
Net loans and leases	68.60	58.67	75	72.40	61.58	80	70.31	63.77	59	67.71	63.98	49	67.59	62.73	51
Net loans, leases and standby letters of credit	69.31	59.49	76	73.24	62.48	80	71.17	64.84	61	68.47	65.07	50	68.36	63.89	53
Core deposits	78.29	75.71	47	74.64	70.67	48	66.61	63.09	46	63.91	62.13	42	62.92	61.26	44
Noncore funding	8.43	10.30	55	11.15	14.13	51	19.15	19.36	61	22.80	21.34	63	24.37	22.32	66
Time deposits of \$250K or more	0.61	1.58	22	1.02	2.11	28	2.66	2.94	51	2.75	2.89	53	3.46	2.57	72
Foreign deposits	0	0.34	39	0	0.36	39	0	0.43	38	0	0.47	38	0	0.54	36
Federal funds purchased and repos	0.91	1.23	58	0.58	1.47	44	1.34	1.94	56	0.33	1.97	29	1.07	2.23	45
Secured federal funds purchased	0	0	49	0	0	48	0	0	49	0	0	49	0	0	49
Net federal funds purchased (sold)	0.91	0.54	68	0.57	0.54	57	1.31	0.48	71	-0.11	0.54	16	0.96	0.73	58
Commercial paper	0.10	0.01	92	0.18	0.01	93	0.10	0.02	92	0.13	0.02	91	0.22	0.02	90
Other borrowings w/remaining maturity of 1 year or less	0.03	1	32	0.95	1.24	57	1.87	3.01	40	3.45	3.67	53	6.67	3.96	78
Earning assets that reprice within 1 year	44.53	37.37	67	43.91	39.38	58	41.61	39.29	55	39.25	40.29	43	40.45	41.61	44
Interest-bearing liabilities that reprice within 1 year	3.01	6.39	25	4.11	8.20	24	6.01	10.19	20	5.80	10.01	28	5.63	8.46	37
Long-term debt that reprices within 1 year	1.71	0.26	90	0	0.47	27	0	0.96	25	0	1.34	25	0.82	1.58	63
Net assets that reprice within 1 year	39.81	29.65	74	39.80	29.11	75	35.60	26.63	74	33.45	27.38	63	33.99	29.77	55
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence	6.65	-2.33	80	10.50	3.20	75	20.13	14.45	73	23.64	16.62	73	25.88	17.03	78
Net short-term noncore funding dependence	1.30	-7.71	75	4.76	-4.76	81	9.17	3.38	65	12.94	4.66	75	20.28	4.83	89
Short-term investment / Short-term noncore funding	70.30	273.46	19	33.97	184.19	13	18.73	77.77	23	17.66	66.46	26	9.02	74.86	7
Liquid assets - short-term noncore funding / Nonliquid assets	12.74	36.68	21	5.30	28.18	16	2.70	16.97	23	3.55	16.04	31	-1.04	18.16	21
Net loans and leases / Total deposits	84.60	72.79	78	91.37	79.43	82	95.76	90.31	64	91.50	90.08	50	90.43	90.14	48
Net loans and leases / Core deposits	87.62	78.25	70	97.01	88.34	74	105.56	103.93	60	105.94	105	58	107.42	105.65	62
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	3.65	0.12	97	4.90	1.57	91	2.61	0.72	91	-1.12	-0.82	31	0.03	-0.31	74
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-0.22	-0.25	50	1.86	4.31	17	0.39	1.36	30	-3.51	-1.98	13	-2.44	-0.77	9
Structured notes appreciation (depreciation) / Tier 1 capital		-0.02			0.02			0			-0.05			-0.08	
<b>Percent of Investment Securities</b>															
Held-to-maturity securities	34.05	14.28	78	37.84	11.38	87	40.32	12.67	87	40.97	16.19	83	36.09	15.76	79
Available-for-sale securities	65.88	83.77	21	62.13	87.23	12	59.65	85.40	12	59.01	81.88	16	63.91	84.24	20
U.S. Treasury securities	1.89	6.70	44	0.55	4.72	49	0.02	6.15	28	0.01	6.99	33	0.02	6.96	28
US agency securities (excluding mortgage-backed securities)	0.33	4.12	30	0.68	4.01	36	0	3.49	13	0	4.02	9	0	4.42	10
Municipal securities	30.86	8.22	90	38.11	9.83	92	35.92	7.75	93	26.77	9.16	88	20.25	9.31	80
Mortgage-backed securities	64.12	66.54	41	53.98	66.64	29	59.15	67.43	34	68.70	65.45	51	77.36	65.34	68
Asset-backed securities	2.70	2.50	68	6.59	1.91	83	4.82	1.66	80	4.45	2.05	78	2.29	1.74	73
Other debt securities	0.05	3.08	28	0.06	3.01	30	0.05	2.94	28	0.04	2.79	30	0.07	2.57	36
Mutual funds and equity securities	0.07	0.29	42	0.03	0.35	37	0.03	0.40	35	0.02	0.42	34	0	0.51	22
Debt securities 1 year or less	3.83	7.78	41	8.16	10.55	52	6.84	11.86	43	6.53	11.91	45	4.80	11.79	33
Debt securities 1 to 5 years	2.42	18.25	10	4.19	17.03	25	2.46	17.94	17	4.69	19.18	25	5.79	18.80	28
Debt securities over 5 years	93.69	71.11	92	87.61	69.86	71	90.68	66.02	86	88.76	64.73	83	89.41	64.73	84
Pledged securities	34.30	32.26	54	41.98	35.67	59	46.83	30.57	72	44.61	33.30	64	48.54	34.58	69
Structured notes, fair value	0	0.11	40	0	0.02	42	0	0.03	42	0	0.04	41	0	0.03	42
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments	32.34	27.98	60	19.66	183.32	18	-26.91	26.69	13	50.49	6.77	89	95.33	19.19	86
Investment securities	32.41	31.36	58	-9.20	23.62	9	-18.23	11.75	2	5.73	9.42	57	6.26	8.45	52
Core deposits	10.19	16.94	29	15.63	26.88	17	0.32	11.23	8	12.10	7.29	77	10.11	12.19	55
Noncore funding	-20.58	-14.79	38	-39.95	-12.18	17	-19.15	6.59	15	3.27	10.67	39	-7.98	5.59	38

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### Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Loan commitments (reported semiannually, June/Dec)	10,848,135	10,010,492	9,024,412	8,720,293	8,027,187
Commit: Secured commercial real estate loans	2,527,943	1,937,010	2,048,423	1,644,662	1,361,434
Commit: Unsecured real estate loans	928,354	944,279	826,898	689,180	686,097
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	248,292	278,798	277,969	255,904	235,361
Commercial and similar letters of credit	5,992	3,642	7,081	7,599	11,886
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	572,711	479,589	429,204	205	50
Credit derivatives - notional amount (holding company as beneficiary)	181,312	165,839	149,184	0	35
Credit derivative contracts w/ purchased credit protection-investment grade	455,044	367,568	348,092	109	69
Credit derivative contracts w/ purchased credit protection-noninvest grade	298,979	277,860	230,296	96	15
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts	245,016	335,500	263,000	139,984	164,567
Written options contracts (interest rate)	352,810	484,185	401,358	191,222	222,736
Purchased options contracts (interest rate)	218,820	257,366	146,068	337,705	385,522
Interest rate swaps	7,311,921	6,764,625	5,767,620	5,576,703	3,981,852
Futures and forward foreign exchange	968,802	810,182	537,289	187,032	243,016
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	46,320	71,970	163,214
Purchased options contracts (commodity and other)	0	0	46,320	71,970	163,214
Commodity and other swaps	7,804	170,761	417,614	526,019	650,674

	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Loan commitments (reported semiannually, June/Dec)	30.90	22.78	79	29.95	22.01	80	27.86	23.52	69	25.92	24.05	65	26.33	24.03	65
Standby letters of credit	0.71	0.65	65	0.83	0.71	70	0.86	0.84	65	0.76	0.92	55	0.77	0.96	58
Commercial and similar letters of credit	0.02	0.02	68	0.01	0.02	62	0.02	0.02	71	0.02	0.02	67	0.04	0.03	71
Securities lent	0	0.10	41	0	0.18	40	0	0.40	39	0	0.62	39	0	0.75	39
Credit derivatives - notional amount (holding company as guarantor)	1.63	0.24	93	1.44	0.35	90	1.33	0.42	88	0	0.52	55	0	0.30	55
Credit derivatives - notional amount (holding company as beneficiary)	0.52	0.18	83	0.50	0.30	80	0.46	0.52	80	0	0.75	29	0	0.55	57
Credit derivative contracts w/ purchased credit protection-investment grade	1.30	0.18	91	1.10	0.25	88	1.07	0.30	87	0	0.52	66	0	0.19	68
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.85	0.13	89	0.83	0.30	86	0.71	0.45	84	0	0.69	68	0	0.59	69
Derivative contracts	25.94	46.30	62	26.40	48.62	62	23.55	68.47	56	21.11	65.81	53	19.60	75.35	52
Interest rate contracts	23.16	32.46	62	23.46	34.36	58	20.31	47.31	54	18.56	43.84	53	15.60	53.66	51
Interest rate futures and forward contracts	0.70	3.25	62	1	6.21	57	0.81	10.67	58	0.42	11.40	54	0.54	13.82	54
Written options contracts (interest rate)	1.01	1.41	65	1.45	2.18	60	1.24	2.47	65	0.57	2.16	57	0.73	2.60	56
Purchased options contracts (interest rate)	0.62	1.31	70	0.77	1.46	68	0.45	2.65	62	1	2.32	67	1.26	2.37	67
Interest rate swaps	20.83	20.49	63	20.24	20.83	59	17.81	28.86	56	16.57	26.74	61	13.06	25.60	50
Foreign exchange contracts	2.76	6.30	80	2.42	6.01	80	1.66	10.12	75	0.56	10.92	67	0.80	9.40	66
Futures and forward foreign exchange contracts	2.76	3.78	85	2.42	3.47	82	1.66	5.23	78	0.56	5.22	71	0.80	4.53	70
Written options contracts (foreign exchange)	0	0.04	40	0	0.03	40	0	0.05	39	0	0.14	37	0	0.06	37
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.08	39	0	0.13	37	0	0.06	37
Foreign exchange rate swaps	0	0.76	38	0	0.77	39	0	2.03	38	0	2.17	37	0	2.34	37
Equity, commodity, and other derivative contracts	0.02	0.92	72	0.51	1.86	77	1.58	3.32	80	1.99	4.08	79	3.21	3.81	83
Commodity and other futures and forward contracts	0	0.07	43	0	0.14	42	0	0.19	40	0	0.25	39	0	0.30	39
Written options contracts (commodity and other)	0	0.32	38	0	0.52	36	0.14	0.98	78	0.21	1.48	78	0.54	1.21	80
Purchased options contracts (commodity and other)	0	0.21	38	0	0.37	36	0.14	0.94	77	0.21	1.29	78	0.54	1.12	82
Commodity and other swaps	0.02	0.31	77	0.51	0.32	83	1.29	0.38	85	1.56	0.40	87	2.13	0.29	88
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec)	45.09	44.98	64	40.80	42.82	65	39.03	45.53	57	38.39	44.93	57	38.98	46.60	55

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### Derivative Instruments

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
<b>Notional Amount</b>					
Derivative contracts	9,105,173	8,822,619	7,625,589	7,102,605	5,974,795
Interest rate contracts	8,128,567	7,841,676	6,578,046	6,245,614	4,754,677
Foreign exchange contracts	968,802	810,182	537,289	187,032	243,016
Equity, commodity, and other contracts	7,804	170,761	510,254	669,959	977,102
<b>Derivatives Position</b>					
Futures and forwards	1,213,818	1,145,682	800,289	327,016	407,583
Written options	352,810	484,185	447,678	263,192	385,950
Exchange-traded	0	0	0	0	0
Over-the-counter	352,810	484,185	447,678	263,192	385,950
Purchased options	218,820	257,366	192,388	409,675	548,736
Exchange-traded	0	0	0	0	0
Over-the-counter	218,820	257,366	192,388	409,675	548,736
Swaps	7,319,725	6,935,386	6,185,234	6,102,722	4,632,526
<b>Held for trading</b>					
Interest rate contracts	8,726,166	8,260,301	7,107,298	6,249,030	5,525,366
Foreign exchange contracts	7,749,560	7,279,358	6,059,755	5,414,409	4,367,374
Equity, commodity, and other contracts	968,802	810,182	537,289	187,032	243,016
<b>Non-traded</b>					
Interest rate contracts	379,007	562,318	518,291	853,575	449,429
Foreign exchange contracts	379,007	562,318	518,291	831,205	387,303
Equity, commodity, and other contracts	0	0	0	0	0
<b>Derivative contracts (excluding futures and FX 14 days or less)</b>					
One year or less	9,710,935	9,177,971	7,924,826	6,853,301	5,593,649
Over 1 year to 5 years	4,734,783	1,759,223	1,659,008	655,028	860,818
Over 5 years	3,064,728	4,117,251	3,620,598	3,777,816	3,294,842
<b>Gross negative fair value (absolute value)</b>					
Held for trading	19,421	16,156	15,680	89,849	69,148
Non-traded	89,570	206,722	92,487	91,909	72,388
<b>Gross positive fair value</b>					
Held for trading	86,923	197,098	89,960	88,943	69,675
Non-traded	2,647	9,624	2,527	2,966	2,713
Current credit exposure on risk-based capital derivative contracts	89,570	206,722	92,487	91,909	72,075
Credit losses on derivative contracts	-2,244	2,275	2,848	465	32
<b>Past Due Derivative Instruments Fair Value</b>					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

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City/State

## Derivatives Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
<b>Percent of Notional Amount</b>															
Interest rate contracts .....	89.27	94.17	23	88.88	94.10	23	86.26	93.44	22	87.93	92.91	26	79.58	92.20	15
Foreign exchange contracts .....	10.64	3.47	84	9.18	3.49	84	7.05	3.20	82	2.63	3.39	69	4.07	3.53	69
Equity, commodity, and other contracts .....	0.09	1.14	71	1.94	1.17	78	6.69	1.64	86	9.43	1.93	88	16.35	1.94	92
<b>Futures and forwards .....</b>															
Written options .....	13.33	11.16	66	12.99	14.05	60	10.49	13.49	61	4.60	12.78	41	6.82	13.23	45
Exchange-traded .....	3.87	6.28	52	5.49	8.18	54	5.87	5.91	60	3.71	6.60	52	6.46	6.68	62
Over-the-counter .....	0	0.12	42	0	0.14	40	0	0.15	42	0	0.23	39	0	0.27	38
Purchased options .....	3.87	5.96	54	5.49	7.73	56	5.87	5.10	64	3.71	5.49	55	6.46	5.27	66
Exchange-traded .....	2.40	3.27	60	2.92	3.42	64	2.52	4.42	60	5.77	4.19	67	9.18	4.73	75
Over-the-counter .....	0	0.12	41	0	0.15	40	0	0.28	39	0	0.32	37	0	0.33	36
Swaps .....	2.40	2.87	63	2.92	2.86	66	2.52	3.35	63	5.77	3.20	71	9.18	3.32	82
<b>Held for trading .....</b>															
Interest rate contracts .....	80.39	74.26	43	78.61	68.76	52	81.11	69.75	50	85.92	70.34	56	77.53	68.94	48
Foreign exchange contracts .....	95.84	40.42	81	93.63	43.53	80	93.20	44.16	75	87.98	46.31	70	92.48	46.32	74
Equity, commodity, and other contracts .....	85.11	34.15	82	82.51	36.62	82	79.47	37.24	79	76.23	38.40	72	73.10	37.84	71
<b>Non-traded .....</b>															
Interest rate contracts .....	10.64	1.68	89	9.18	1.60	89	7.05	1.60	88	2.63	1.85	77	4.07	2.10	78
Foreign exchange contracts .....	0.09	0.60	82	1.94	0.68	83	6.69	0.83	90	9.12	1.14	91	15.31	1.01	95
Equity, commodity, and other contracts .....															
<b>Derivative contracts (excluding futures and forex 14 days or less) .....</b>															
One year or less .....	4.16	59.58	18	6.37	56.47	19	6.80	55.84	24	12.02	53.69	29	7.52	53.68	25
Over 1 year to 5 years .....	4.16	56.71	19	6.37	53.82	20	6.80	52.22	25	11.70	50.60	29	6.48	51.23	28
Over 5 years .....	0	0.40	33	0	0.46	34	0	0.34	33	0	0.57	32	0	0.60	31
Gross negative fair value (absolute value) .....	0	0.09	38	0	0.10	37	0	0.13	38	0.31	0.16	85	1.04	0.21	88
Gross positive fair value .....															
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X) .....	106.65	92.53	91	104.03	91.48	85	103.92	93.86	87	96.49	94.47	46	93.62	95.63	35
Gross positive fair value (X) .....	52	27.56	77	19.94	32.05	48	21.76	32.17	53	9.22	32.51	30	14.41	31.96	41
Held for trading (X) .....	33.66	27.01	58	46.67	27.06	80	47.48	30.45	75	53.19	31.16	88	55.15	31.85	88
Non-traded (X) .....	20.99	29.89	40	37.42	29.56	59	34.69	28.09	60	34.08	28.71	58	24.07	29.43	48
Current credit exposure (X) .....	0.21	0.98	13	0.18	1.55	9	0.21	0.83	19	1.27	0.72	90	1.16	0.69	87
Credit losses on derivative contracts .....	0.98	1.34	29	2.34	2.23	55	1.21	1.19	55	1.29	0.85	83	1.21	0.71	87
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due .....	0	0	47	0	0	46	0	0	47	0	0	47	0	0	46
90+ days past due .....	0	0	47	0	0	47	0	0	48	0	0	48	0	0	47
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets .....	0.33	0.46	58	0.80	0.85	59	0.38	0.73	57	0.38	0.53	77	0.33	0.53	73

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
<b>Change: Allowance for Loan and Lease Losses excluding ATTR</b>					
Beginning balance	383,702	201,371	238,023	265,880	278,335
Gross losses	40,652	112,053	74,313	50,536	56,246
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	16,965	11,423	19,161	20,179	16,791
Net losses	23,687	100,630	55,152	30,357	39,455
Provision for loan and lease losses	-80,000	166,999	18,500	2,500	27,000
Adjustments	0	115,962	0	0	0
Ending balance	280,015	383,702	201,371	238,023	265,880
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>															
Provision for loan and lease losses / Average assets	-0.23	-0.09	16	0.49	0.51	50	0.06	0.15	26	0.01	0.14	11	0.09	0.16	31
Provision for loan and lease losses / Average loans and leases	-0.33	-0.16	24	0.68	0.82	43	0.08	0.24	26	0.01	0.24	10	0.13	0.28	31
Provision for loan and lease losses / Net loan and lease losses	-337.74	-105.48	19	165.95	487.86	11	33.54	130.58	5	8.24	134.68	5	68.43	143.18	12
Allowance for loan and lease losses / Total loans and leases not held for sale	1.16	1.23	45	1.57	1.58	55	0.88	0.83	54	1.04	0.90	71	1.28	0.98	79
Allowance for loan and lease losses / Total loans and leases	1.15	1.20	45	1.56	1.55	57	0.88	0.81	54	1.03	0.89	72	1.27	0.96	80
Allowance for loan and lease losses / Net loans and leases losses (X)	11.82	21.39	52	3.81	11.58	19	3.65	8.03	40	7.84	7.54	66	6.74	8.39	59
Allowance for loan and lease losses / Nonaccrual assets	214.66	364.13	33	181.98	299.17	28	161.89	218.72	52	186.10	214.03	57	123.11	178.03	33
ALLL / 90+ days past due + nonaccrual loans and leases	205.68	287.08	42	176.19	244.34	38	156.51	151.73	64	171.01	160.51	68	122.60	136.22	51
Gross loan and lease losses / Average loans and leases	0.17	0.19	53	0.46	0.34	72	0.32	0.28	67	0.22	0.30	48	0.27	0.33	51
Recoveries / Average loans and leases	0.07	0.08	51	0.05	0.07	37	0.08	0.08	60	0.09	0.09	55	0.08	0.09	47
Net losses / Average loans and leases	0.10	0.11	56	0.41	0.27	75	0.24	0.21	65	0.13	0.22	44	0.19	0.24	52
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	43	0	0	44	0	0	40	0	0	39	0	0	37
Recoveries / Prior year-end losses	15.14	34.67	19	15.37	33.98	12	37.92	36.22	65	35.88	41.30	56	19.43	33.49	24
Earnings coverage of net loan and lease losses (X)	15.04	39.72	38	4.91	22.91	23	7.71	24.40	31	13.70	21.75	49	9.27	19.67	37

#### Net Loan and Lease Losses By Type

Real estate loans	0.06	0.02	81	0.15	0.04	86	-0.01	0.01	27	0.06	0.02	81	0.02	0.02	53
Real estate loans secured by 1-4 family	-0.03	-0.02	34	0.01	0.01	61	0.02	0.01	63	0.01	0.01	52	0.01	0.03	42
Revolving	-0.25	-0.07	15	0.06	0.01	77	-0.04	0.02	14	0.12	0.03	77	-0.02	0.09	16
Closed-end	-0.01	-0.01	44	0.01	0	65	0.03	0	80	0	0.01	40	0.02	0.02	56
Commercial real estate loans	0.15	0.04	87	0.32	0.07	89	-0.05	0.01	5	0.13	0.01	94	0.03	0.01	64
Construction and land development	-0.01	0	36	0	0	44	-0.02	-0.01	30	-0.01	-0.03	44	0.04	-0.02	84
1-4 family	0	0	57	0	0	59	0	0	55	-0.01	-0.01	17	0	0	62
Other	-0.01	0	29	0	0	36	-0.02	-0.01	27	0	-0.02	82	0.04	-0.01	86
Multifamily	0	0.01	48	0	0	58	0	0	22	-0.02	0	15	0.06	-0.01	95
Nonfarm nonresidential	0.28	0.05	89	0.58	0.11	92	-0.07	0.02	1	0.24	0.02	95	0.01	0.03	53
Owner-occupied	0	0.01	17	0.01	0.02	54	-0.07	0.01	0	0.02	0.01	76	0.01	0.01	66
Other	0.28	0.04	92	0.58	0.08	94	0	0.01	28	0.22	0.01	96	0.01	0.01	63
Real estate loans secured by farmland	0	0	54	0	0.02	46	0	0.01	48	0	0	50	0	0.01	47
Commercial and industrial loans	0.21	0.17	64	1.26	0.47	89	0.95	0.37	87	0.33	0.31	60	0.58	0.39	79
Loans to individuals	0.43	0.71	42	1.18	1.13	66	1.33	1.17	63	1.22	1.16	60	0.96	1.25	52
Credit card loans	1.42	1.84	34	3.05	2.92	51	3.28	3.11	52	3.34	2.92	56	2.98	2.92	49
Agricultural loans	0	0.02	48	0	0.19	35	0	0.08	37	0	0.15	38	0	0.18	31
Loans to foreign governments and institutions		0			0			0			0			0	
Other loans and leases	0.05	0.10	61	0.04	0.15	51	0	0.15	33	-0.10	0.14	1	0.31	0.15	77

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
<b>30+ Days Past Due and Nonaccrual Assets</b>					
30-89 days past due loans and leases	20,859	42,795	27,400	30,599	25,853
90+ days past due loans and leases	5,700	6,927	10,281	11,284	8,316
Nonaccrual loans and leases	130,443	210,854	118,380	127,901	208,546
Total past due and nonaccrual loans and leases	157,002	260,576	156,061	169,784	242,715
<b>Restructured</b>					
Restructured 30-89 days past due	1,710	11,257	815	1,611	1,722
Restructured 90+ days past due	57	54	109	76	94
Restructured nonaccrual	17,426	20,190	22,494	26,292	23,486
Total restructured loans and leases	19,193	31,501	23,418	27,979	25,302
<b>Loans Held for Sale</b>					
30-89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	0	0	0	0	0
Restructured loans and leases in compliance	40,763	40,780	25,116	51,576	72,802
Other real estate owned	29,619	14,269	21,101	11,984	12,608
<b>Other Assets</b>					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	6,004	0	7,418
Total other assets past due and nonaccrual	0	0	6,004	0	7,418

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct									
<b>Percent of Loans and Leases</b>															
30-89 days past due loans and leases	0.09	0.32	12	0.17	0.39	21	0.12	0.43	12	0.13	0.44	15	0.12	0.47	10
90+ days past due loans and leases	0.02	0.10	49	0.03	0.12	44	0.04	0.15	43	0.05	0.17	47	0.04	0.20	41
Nonaccrual loans and leases	0.54	0.46	68	0.86	0.66	73	0.52	0.51	56	0.56	0.54	56	1	0.63	82
90+ days past due and nonaccrual loans and leases	0.56	0.62	50	0.89	0.85	62	0.56	0.71	46	0.60	0.75	42	1.04	0.88	67
<b>Restructured</b>															
30-89 days past due restructured	0.01	0.01	67	0.05	0.01	86	0	0.01	46	0.01	0.02	53	0.01	0.02	52
90+ days past due restructured	0	0	65	0	0.01	60	0	0.01	66	0	0.01	58	0	0.01	57
Nonaccrual restructured	0.07	0.10	49	0.08	0.13	45	0.10	0.14	47	0.11	0.16	45	0.11	0.20	38
30-89 days past due loans held for sale	0	0	40	0	0	38	0	0	38	0	0	37	0	0	37
90+ days past due loans held for sale	0	0	41	0	0	41	0	0	42	0	0	43	0	0	42
Nonaccrual loans held for sale	0	0	40	0	0.01	38	0	0	40	0	0	38	0	0	37
<b>Percent of Loans and Leases and Other Assets</b>															
<b>30+ Days Past Due and Nonaccrual</b>															
30-89 days past due assets	0.09	0.32	12	0.17	0.40	21	0.12	0.43	12	0.13	0.44	15	0.12	0.47	10
90+ days past due assets	0.02	0.10	48	0.03	0.12	44	0.04	0.15	42	0.05	0.18	44	0.04	0.20	40
Nonaccrual assets	0.54	0.47	68	0.86	0.67	72	0.54	0.53	57	0.56	0.57	55	1.03	0.64	84
30+ days past due and nonaccrual assets	0.64	0.97	35	1.06	1.29	49	0.71	1.19	28	0.74	1.26	25	1.20	1.39	51
<b>Percent of Total Assets</b>															
90+ days past due and nonaccrual assets	0.39	0.36	64	0.65	0.52	73	0.42	0.44	53	0.41	0.48	46	0.74	0.54	76
90+ days past due and nonaccrual assets + other real estate owned	0.47	0.37	72	0.69	0.55	74	0.48	0.48	54	0.45	0.52	43	0.78	0.59	76
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>															
Total assets	0.58	0.41	76	0.83	0.60	75	0.51	0.53	54	0.57	0.60	49	0.97	0.72	75
Allowance for loan and lease losses	72.35	62.64	69	72.25	66.66	64	82.20	115.41	38	81.15	118.28	36	111.24	129.01	44
Equity capital + allowance for loan and lease losses	4.71	3.60	71	6.20	4.97	69	4.01	4.28	53	4.81	4.79	53	8.44	5.78	77
Tier 1 capital + allowance for loan and lease losses	6.17	4.30	74	8.05	6.05	72	5.63	5.65	56	6.56	6.16	57	11.39	7.35	81
Loans and leases + other real estate owned	0.83	0.71	64	1.13	0.97	68	0.72	0.85	43	0.84	0.96	42	1.42	1.15	73

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name \_\_\_\_\_

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### Past Due and Nonaccrual Loans and Leases

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>															
Real estate															
30–89 days past due .....	0.08	0.26	20	0.19	0.39	28	0.12	0.38	14	0.15	0.42	15	0.12	0.44	12
90+ days past due .....	0	0.12	33	0	0.16	33	0	0.16	13	0	0.22	12	0	0.26	22
Nonaccrual .....	0.80	0.52	78	0.94	0.76	69	0.47	0.46	59	0.57	0.57	59	0.68	0.69	58
Commercial and industrial															
30–89 days past due .....	0.01	0.24	9	0.11	0.23	34	0.02	0.31	9	0.01	0.30	8	0.01	0.32	7
90+ days past due .....	0	0.04	41	0	0.03	42	0.01	0.05	37	0.01	0.05	41	0.01	0.05	37
Nonaccrual .....	0.11	0.57	15	1.08	0.75	75	0.85	0.83	60	0.71	0.76	55	2.31	0.93	90
Individuals															
30–89 days past due .....	1.77	0.63	87	2.34	0.83	96	2.39	0.83	92	2.07	0.84	91	2.21	0.97	90
90+ days past due .....	1.22	0.09	96	2.06	0.14	98	2.83	0.17	98	3.02	0.16	98	2.05	0.19	96
Nonaccrual .....	0.05	0.17	42	0.04	0.28	32	0.04	0.17	37	0.02	0.23	21	0.04	0.24	33
Depository institution loans															
30–89 days past due .....	0	0.01	45	0	0		0	0	47	0	0		0	0	46
90+ days past due .....	0	0	47	0	0		0	0	49	0	0		0	0.05	44
Nonaccrual .....	0	0	47	0	0		0	0	48	0	0		0	0	47
Agricultural															
30–89 days past due .....	0	0.07	30	0	0.17	28	0	0.24	26	0	0.17	27	0	0.17	25
90+ days past due .....	0	0	42	0	0	44	0	0	42	0	0	43	0	0	41
Nonaccrual .....	0	0.70	27	0	0.49	24	0	0.67	22	0	0.75	23	0	0.96	20
Foreign governments															
30–89 days past due .....		0.50			0			0.07			0.01			0	
90+ days past due .....		0			0			0			0			0	
Nonaccrual .....		0.15			0.09			0.03			0.06			0.06	
Other loans and leases															
30–89 days past due .....	0	0.12	16	0	0.18	15	0	0.20	14	0	0.17	12	0	0.20	12
90+ days past due .....	0	0.01	34	0	0.01	33	0	0.01	30	0	0.01	31	0	0.02	25
Nonaccrual .....	0	0.09	21	0.01	0.15	41	0.01	0.13	40	0.02	0.14	44	0.02	0.10	48

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Past Due and Nonaccrual Loans and Leases—Continued

		12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
		BHC	Peer #	Pct												
<b>Memoranda</b>																
1-4 family	30-89 days past due	0.12	0.46	14	0.17	0.65	11	0.16	0.67	10	0.17	0.71	11	0.19	0.74	12
	90+ days past due	0	0.24	41	0	0.33	37	0	0.31	14	0	0.46	14	0	0.49	12
	Nonaccrual	0.76	0.71	65	0.79	0.89	55	0.73	0.73	57	0.87	0.86	60	0.79	0.97	51
Revolving	30-89 days past due	0.58	0.28	84	0.63	0.48	65	0.54	0.45	61	0.58	0.50	58	0.68	0.61	70
	90+ days past due	0	0.02	35	0	0.03	30	0	0.05	24	0	0.05	25	0	0.07	22
	Nonaccrual	1.14	1.18	73	1.19	1.13	68	0.86	1	64	1.09	1.17	71	1.18	1.17	68
Closed-end	30-89 days past due	0.09	0.49	10	0.14	0.65	7	0.13	0.70	9	0.13	0.75	8	0.14	0.79	9
	90+ days past due	0	0.26	42	0	0.38	38	0	0.35	16	0	0.53	16	0	0.57	13
	Nonaccrual	0.73	0.67	64	0.76	0.87	54	0.72	0.70	56	0.84	0.84	61	0.75	0.96	48
Junior lien	30-89 days past due	0.01	0.01	41	0.01	0.02	43	0.02	0.02	48	0.01	0.03	43	0.02	0.03	42
	90+ days past due	0	0	36	0	0	32	0	0	29	0	0	24	0	0	22
	Nonaccrual	0.01	0.03	42	0.02	0.04	36	0.03	0.04	41	0.04	0.06	51	0.05	0.07	55
Commercial real estate	30-89 days past due	0.03	0.15	25	0.19	0.26	54	0.05	0.18	25	0.11	0.17	40	0.01	0.18	15
	90+ days past due	0	0.01	28	0	0.02	23	0	0.03	19	0	0.03	20	0	0.04	37
	Nonaccrual	0.85	0.38	85	1.10	0.62	79	0.08	0.23	24	0.11	0.28	28	0.51	0.34	76
Construction and development	30-89 days past due	0.09	0.17	63	0.05	0.28	39	0.01	0.28	26	0.02	0.21	29	0.02	0.23	27
	90+ days past due	0	0.01	38	0	0.01	35	0	0.02	33	0	0.02	31	0	0.03	26
	Nonaccrual	0.01	0.20	34	0.02	0.41	27	0.03	0.20	35	0.07	0.19	46	0.07	0.24	37
1-4 family	30-89 days past due	0.06	0.02	81	0.02	0.03	63	0	0.06	25	0	0.06	25	0	0.07	25
	90+ days past due	0	0	44	0	0	42	0	0	41	0	0	43	0	0	40
	Nonaccrual	0	0.01	32	0	0.03	27	0	0.02	30	0	0.02	58	0.01	0.03	57
Other	30-89 days past due	0.03	0.13	62	0.03	0.22	40	0.01	0.20	32	0.02	0.13	41	0.02	0.13	36
	90+ days past due	0	0	41	0	0	40	0	0.01	35	0	0.02	33	0	0.02	29
	Nonaccrual	0.01	0.16	42	0.02	0.35	32	0.03	0.17	41	0.07	0.15	51	0.06	0.18	41
Multifamily	30-89 days past due	0	0.07	27	0.81	0.09	95	0.15	0.08	80	0	0.10	18	0.02	0.07	49
	90+ days past due	0	0	46	0	0	45	0	0	41	0	0.01	39	0	0.01	36
	Nonaccrual	0	0.17	21	0	0.11	20	0	0.05	21	0	0.08	23	0	0.10	16
Nonfarm non-residential	30-89 days past due	0.01	0.13	17	0.04	0.23	25	0.04	0.14	22	0.19	0.17	62	0	0.17	15
	90+ days past due	0	0.01	31	0	0.02	26	0	0.03	22	0	0.03	21	0	0.04	45
	Nonaccrual	1.54	0.45	93	2.01	0.80	90	0.13	0.28	28	0.17	0.30	35	0.87	0.38	84
Owner Occupied	30-89 days past due	0	0.04	25	0.01	0.07	27	0.04	0.07	40	0.08	0.09	49	0	0.07	17
	90+ days past due	0	0	37	0	0	33	0	0.01	26	0	0.01	25	0	0.02	23
	Nonaccrual	0	0.17	5	0.03	0.27	13	0	0.16	14	0.11	0.17	43	0.72	0.21	93
Other	30-89 days past due	0	0.08	33	0.03	0.14	40	0	0.07	18	0.11	0.07	76	0	0.09	24
	90+ days past due	0	0	37	0	0.01	33	0	0.01	30	0	0.01	31	0	0.02	57
	Nonaccrual	1.54	0.23	95	1.98	0.44	94	0.12	0.10	63	0.06	0.13	45	0.15	0.14	60
Farmland	30-89 days past due	7.05	0.10	99	6.51	0.11	98	0	0.23	23	0	0.25	23	8.22	0.27	98
	90+ days past due	0	0	45	0	0	45	0	0.01	42	0	0.01	42	0	0.06	38
	Nonaccrual	0	0.69	23	12.52	1.13	96	2.46	0.84	84	0	1.23	19	0	1.07	21
Credit card	30-89 days past due	0.79	0.81	41	0.90	0.95	44	1.23	1.19	47	1.29	1.22	53	1.25	1.08	58
	90+ days past due	0.66	0.45	59	0.79	0.63	55	1.22	0.78	68	1.17	0.73	69	1.06	0.75	62
	Nonaccrual	0	0.10	36	0	0.05	37	0	0.11	35	0	0.09	36	0	0.08	35

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

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## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
<b>Common Equity Tier 1 Capital</b>					
Common stock plus related surplus	1,169,374	1,265,883	1,317,723	1,467,729	1,321,042
Retained earnings	2,762,303	2,576,544	2,380,867	2,181,415	1,819,230
Accumulated other comprehensive income (AOCI)	-10,317	12,618	-33,183	-124,972	-62,758
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	3,921,360	3,855,045	3,665,407	3,524,172	3,077,514
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>					
Less: Goodwill, intangible assets, and deferred tax assets	1,123,388	1,136,417	1,217,892	1,199,423	968,764
Accumulated other comprehensive income-related adjustments	-10,317	12,618	-33,183	-124,972	-62,758
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	2,808,289	2,706,010	2,480,698	2,449,721	2,171,508
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	2,808,289	2,706,010	2,480,698	2,449,721	2,171,508
<b>Additional Tier 1 Capital</b>					
Additional tier 1 capital instruments and related surplus	193,195	353,512	256,716	256,716	159,929
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	193,195	353,512	256,716	256,716	159,929
Less: Additional tier 1 capital deductions	410	713	638	498	192
Additional tier 1 capital	192,785	352,799	256,078	256,218	159,737
<b>Tier 1 Capital</b>	3,001,074	3,058,809	2,736,776	2,705,939	2,331,245
<b>Tier 2 Capital</b>					
Tier 2 capital instruments and related surplus	249,161	248,867	248,571	248,277	247,982
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	319,791	325,131	223,278	262,359	269,567
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					57
Tier 2 capital before deductions	568,952	573,998	471,849	510,636	517,606
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	568,952	573,998	471,849	510,636	517,606
Exited advanced approach tier 2 capital					
Total capital	3,570,026	3,632,807	3,208,625	3,216,575	2,848,851
Exited advanced approach total capital					
<b>Total Assets for Capital Ratios</b>					
Average total consolidated assets, adjusted	35,105,861	34,240,630	32,203,661	33,115,024	30,041,983
Less: Deductions from common equity tier 1 capital	1,123,388	1,136,417	1,217,893	1,199,423	968,764
Less: Other deductions	0	464,119	0	0	0
Total assets for leverage ratio	33,982,473	32,640,094	30,985,768	31,915,601	29,073,219
Total risk-weighted assets	27,242,735	25,903,415	24,296,382	23,875,278	21,544,463
Exited advanced approach total RWA					

Capital Ratios	BHC	Peer # 1	Pct												
Common equity tier 1 capital, column A	10.31	12.37	23	10.45	12.35	21	10.21	12.11	23	10.26	12.09	24	10.08	12.16	17
Common equity tier 1 capital, column B	0	0.29	46	0	0.30	46	0	0.29	46	0	0.52	45	0	0.44	45
Tier 1 capital, column A	11.02	13.11	16	11.81	13.08	29	11.26	12.78	28	11.33	12.85	31	10.82	12.95	16
Tier 1 capital, column B	0	0.34	46	0	0.34	46	0	0.34	46	0	0.60	45	0	0.51	45
Total capital, column A	13.10	14.91	17	14.02	15.23	31	13.21	14.36	35	13.47	14.45	39	13.22	14.63	33
Total capital, column B	0	0.37	46	0	0.39	46	0	0.38	46	0	0.67	45	0	0.57	45
Tier 1 leverage	8.83	8.98	53	9.37	9.13	59	8.83	9.76	27	8.48	9.71	14	8.02	9.53	12
Supplementary leverage ratio, advanced approaches HCs		6.71			8.72			7.41			7.31			6.58	

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### Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
<b>Insurance Activities</b>							
Total insurance underwriting assets	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
<b>Total insurance underwriting equity</b>							
Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
<b>Claims and claims adjusted expense reserves (P/C)</b>							
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
<b>Unearned premiums (P/C)</b>							
Unearned premiums (P/C)	0	0	0	0	0		
<b>Policyholder benefit and contractholder funds (L/H)</b>							
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
<b>Separate account liabilities (L/H)</b>							
Separate account liabilities (L/H)	0	0	0	0	0		
<b>Insurance activities revenue</b>							
Insurance activities revenue	336	45,245	89,104	89,511	81,474	-99.26	-99.58
Other insurance activities income	336	45,245	89,104	89,511	81,474	-99.26	-99.58
<b>Insurance and reinsurance underwriting income</b>							
Insurance and reinsurance underwriting income	0	0	0	0	0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
<b>Insurance benefits, losses, expenses</b>							
Insurance benefits, losses, expenses	0	0	0	0	0		
<b>Net assets of insurance underwriting subsidiaries</b>							
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
<b>Life insurance assets</b>							
Life insurance assets	680,021	679,647	671,948	663,203	591,057	0.06	16.19

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>															
<b>Insurance underwriting assets / Consolidated assets</b>															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	39	0	0.01	37	0	0.01	36	0	0.01	35
Insurance underwriting assets (P/C) / Total insurance underwriting assets		53.11			53.67			51.47			56.12			52.23	
Insurance underwriting assets (L/H) / Total insurance underwriting assets		46.89			46.33			48.53			43.88			47.77	
Separate account assets (L/H) / Total life assets		13.40			11.24			7.26			8.53			2.52	
<b>Insurance activities revenue / Adjusted operating income</b>															
Insurance activities revenue / Adjusted operating income	0.03	0.36	44	3.55	0.41	95	7.27	0.47	95	7.15	0.47	95	7.44	0.55	95
Premium income / Insurance activities revenue	0	2.76	42	0	2.84	40	0	7.32	37	0	4.86	37	0	4.64	36
Credit related premium income / Total premium income		32.99			38.23			34.91			44.54			43.04	
Other premium income / Total premium income		67.01			61.77			65.09			55.46			56.96	
<b>Insurance underwriting net income / Consolidated net income</b>															
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.03	44	0	0.08	39	0	0.08	42	0	0.04	43
Insurance net income (P/C) / Equity (P/C)		23.22			15.59			19.86			15.64			5.74	
Insurance net income (L/H) / Equity (L/H)		4.49			3.62			5.13			1.99			-2.99	
Insurance benefits, losses, expenses / Insurance premiums		927.51			447.82			233.61			160.49			127.33	
<b>Reinsurance recovery (P/C) / Total assets (P/C)</b>															
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0.07			0.15			0.17			0.48	
<b>Reinsurance recovery (L/H) / Total assets (L/H)</b>															
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0.15			2.31			0	
<b>Net assets of insurance underwriting subsidiaries / Consolidated assets</b>															
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	42	0	0	42	0	0	41
<b>Life insurance assets / Tier 1 capital + allowance for loan and lease losses</b>															
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	20.73	12	86	19.74	11.03	86	22.87	11.51	91	22.53	10.22	91	22.76	9.84	89
<b>Broker-Dealer Activities</b>															
<b>Net assets of broker-dealer subsidiaries (\$000)</b>															
Net assets of broker-dealer subsidiaries (\$000)			0			0			0			0			0
<b>Net assets of broker-dealer subsidiaries / Consolidated assets</b>															
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.46	37	0	0.75	37	0	1.39	34	0	1.79	34	0	1.54	32

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### Foreign Activities

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
<b>Foreign Activities</b>					
Total foreign loans and leases	138,417	83,209	22,489	1,566	19,014
Real estate loans	23	18	38	12	734
Commercial and industrial loans	138,394	83,191	22,451	1,554	18,280
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	2,994	3,000	3,000	3,000	3,000
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	141,411	86,209	25,489	4,566	22,014
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>															
Yield: Foreign loans	0	0.66	33	0	0.87	31	0	1.25	31	0	1.17	30	0	1.08	28
Cost: Interest-bearing deposits		0.14			0.42			1.19			0.97			0.51	
<b>Net Losses as a Percent of Foreign Loans by Type</b>															
Real estate loans		0.20			5.18			27.03			27.29			67.99	
Commercial and industrial loans		0.79			0.64			0.29			1.53			2.12	
Foreign governments and institutions		0			0			0			0			0	
<b>Growth Rates</b>															
Net loans and leases	66.35	6.83	87	270	-2.40	98	1,336.08	22.48	95	-91.76	7.24	3	515.94	21.19	94
Total selected assets	64.03	9.48	85	238.22	2.04	98	458.23	12.40	94	-79.26	3.24	5	261.66	21.86	91
Deposits		0.73			3.46			10.36			5			-0.77	

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### Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
<b>Activity</b>							
Securitization activities	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0		
1-4 family residential loans	0	0	0	0			
Home equity lines	0	0	0	0			
Credit card receivables	0	0	0	0			
Auto loans	0	0	0	0			
Commercial and industrial loans	0	0	0	0			
All other loans and leases	0	0	0	0			
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		
<b>Activity as a Percent of Total Assets</b>							
	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017		
Securitization activities	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and Industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>							
1-4 family residential loans							
Home equity lines							
Credit card receivables							
Auto loans and other consumer loans							
Commercial and industrial loans							
All other loans and leases							

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### Servicing, Securitization and Asset Sale Activities—Part 2

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
<b>Percent of Total Securitization Activities by Type</b>					
Retained credit exposure.....					
1-4 family residential loans.....					
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....					
Seller's interest carried as securities and loans.....					
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans.....					
<b>Percent of Tier 1 Capital</b>					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure.....	0.34	1.22	1.48	1.84	2

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
<b>30-89 Days Past Due Securitized Assets</b>							
1-4 family residential loans.....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 30-89 days past due securitized assets.....	0	0	0	0	0		
<b>90+ Days Past Due Securitized Assets</b>							
1-4 family residential loans.....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 90+ days past due securitized assets.....	0	0	0	0	0		
Total past due securitized assets.....	0	0	0	0	0		
<b>Net Losses on Securitized Assets</b>							
1-4 family residential loans.....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total net losses on securitized assets.....	0	0	0	0	0		

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### Servicing, Securitization and Asset Sale Activities—Part 3

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
<b>Total Past Due Managed Assets</b>					
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
<b>Net Losses on Managed Assets Percent of Total Managed Assets</b>					

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# Parent Company Income Statement

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
<b>Operating Income</b>							
Income from bank subsidiaries .....	393,252	253,270	302,042	316,329	185,506	55.27	151.40
Dividends .....	390,000	250,000	288,000	304,000	181,000	56.00	150.00
Interest .....	3,252	3,270	14,042	12,329	4,506	-0.55	666.98
Management and service fees .....	0	0	0	0	0		
Other income .....	0	0	0	0	0		
Income from nonbank subsidiaries .....	0	6,489	32,000	32,000	32,000	-100.00	-100.00
Dividends .....	0	6,489	32,000	32,000	32,000	-100.00	-100.00
Interest .....	0	0	0	0	0		
Management and service fees .....	0	0	0	0	0		
Other income .....	0	0	0	0	0		
Income from subsidiary holding companies .....	0	0	0	0			
Dividends .....	0	0	0	0			
Interest .....	0	0	0	0			
Management and service fees .....	0	0	0	0			
Other income .....	0	0	0	0			
Total income from subsidiaries .....	393,252	259,759	334,042	348,329	217,506	51.39	108.71
Securities gains (losses) .....	0	0	27	0	0		-100.00
Other operating income .....	677	919	676	863	1,432	-26.33	-82.09
Total operating income .....	393,929	260,678	334,745	349,192	218,938	51.12	104.46
<b>Operating Expenses</b>							
Personnel expenses .....	0	0	0	0	0		
Interest expense .....	10,942	10,961	16,802	18,198	18,088	-0.17	-48.73
Other expenses .....	7,329	6,422	6,583	11,893	7,468	14.12	44.02
Provision for loan and lease losses .....	0	0	0	0	-165		
Total operating expenses .....	18,271	17,383	23,385	30,091	25,391	5.11	-30.24
Income (loss) before taxes .....	375,658	243,295	311,360	319,101	193,547	54.40	125.65
Applicable income taxes (credit) .....	-4,138	-2,070	6,359	4,176	4,768		
Extraordinary items .....					0		
Income before undistributed income of subsidiaries .....	379,796	245,365	305,001	314,925	188,779	54.79	132.99
Equity in undistributed income of subsidiaries .....	-28,802	61,406	21,789	18,637	40,485		
Bank subsidiaries .....	-28,802	61,406	21,789	50,637	72,485		
Nonbank subsidiaries .....	0	0	0	-32,000	-32,000		
Subsidiary holding companies .....	0	0	0	0	0		
Net income (loss) .....	350,994	306,771	326,790	333,562	229,264	14.42	75.26
<b>Memoranda</b>							
Bank net income .....	361,198	311,406	309,789	354,637	253,485	15.99	60.35
Nonbank net income .....	0	6,489	32,000	0	0	-100.00	
Subsidiary holding companys' net income .....	0	0	0	0	0		

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# Parent Company Balance Sheet

Dollar Amount in Thousands	12/31/2021	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	% of Total Assets	12/31/2018	12/31/2017	Percent Change	
									1-Year	5-Year
<b>Assets</b>										
Investment in bank subsidiaries .....	4,238,977	98.04	4,310,977	97.68	3,927,147	93.10	4,041,189	3,421,468	-1.67	39.58
Common and preferred stock .....	3,953,461	91.44	4,005,198	90.75	3,717,596	88.14	3,579,574	3,112,090	-1.29	30.18
Excess cost over fair value .....	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	285,000	6.59	305,000	6.91	200,000	4.74	450,000	300,000	-6.56	
Other receivables .....	516	0.01	779	0.02	9,551	0.23	11,615	9,378	-33.76	
Investment in nonbank subsidiaries .....	0	0	0	0	200,000	4.74	200,000	200,000		-100.00
Common and preferred stock .....	0	0	0	0	200,000	4.74	200,000	200,000		-100.00
Excess cost over fair value .....	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0		
Other receivables .....	0	0	0	0	0	0	0	0		-100.00
Investment in subsidiary holding companies .....	0	0	0	0	0	0	0	0		
Common and preferred stock .....	0	0	0	0	0	0	0	0		
Excess cost over fair value .....	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0		
Other receivables .....	0	0	0	0	0	0	0	0		
<b>Assets Excluding Investment in Subsidiaries</b>										
Net loans and leases .....	0	0	0	0	0	0	0	2,210		-100.00
Securities .....	0	0	0	0	0	0	0	11,645		-100.00
Securities purchased (reverse repos) .....	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution .....	37,984	0.88	55,432	1.26	44,613	1.06	54,619	146,877	-31.48	-90.57
Cash and due from unrelated depository institution .....	0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment .....	0	0	0	0	0	0	0	5		-100.00
Intangible assets .....	10,436	0.24	10,436	0.24	10,436	0.25	10,436	10,436	0.00	0.00
Other assets .....	36,208	0.84	36,414	0.83	35,798	0.85	37,012	38,815	-0.57	-8.60
Balance due from subsidiaries and related institutions .....	0	0	0	0	0	0	0	0		
Total assets .....	4,323,605	100.00	4,413,259	100.00	4,217,994	100.00	4,343,256	3,831,456	-2.03	16.00
<b>Liabilities and Capital</b>										
Deposits .....	0	0	0	0	0	0	0	0		
Securities sold (repos) .....	0	0	0	0	0	0	0	0		
Commercial paper .....	34,730	0.80	59,346	1.34	32,016	0.76	45,423	67,467	-41.48	-65.85
Other borrowings 1 year or less .....	0	0	0	0	0	0	249,680	0		
Borrowings with maturity over 1 year .....	0	0	0	0	0	0	0	249,300		-100.00
Subordinated notes and debentures .....	249,161	5.76	248,867	5.64	248,572	5.89	248,277	247,982	0.12	0.59
Other liabilities .....	14,861	0.34	14,113	0.32	15,283	0.36	17,784	28,866	5.30	-58.50
Balance due to subsidiaries and related institutions .....	0	0	0	0	0	0	1,204	398		-100.00
Total liabilities .....	298,752	6.91	322,326	7.30	295,871	7.01	562,368	594,013	-7.31	-53.02
Equity Capital .....	4,024,853	93.09	4,090,933	92.70	3,922,123	92.99	3,780,888	3,237,443	-1.62	30.20
Perpetual preferred stock (income surplus) .....	193,195	4.47	353,512	8.01	256,716	6.09	256,716	159,929	-45.35	20.80
Common stock .....	1,752	0.04	1,752	0.04	1,752	0.04	1,752	1,618	0.00	7.48
Common surplus .....	1,713,851	39.64	1,720,329	38.98	1,716,431	40.69	1,712,615	1,454,189	-0.38	17.43
Retained earnings .....	2,672,601	61.81	2,458,920	55.72	2,380,867	56.45	2,181,415	1,819,230	8.69	57.60
Accumulated other comprehensive income .....	-10,317	-0.24	12,618	0.29	-33,183	-0.79	-124,972	-62,759		
Other equity capital components .....	-546,229	-12.63	-456,198	-10.34	-400,460	-9.49	-246,638	-134,764		
Total liabilities and equity capital .....	4,323,605	100.00	4,413,259	100.00	4,217,994	100.00	4,343,256	3,831,456	-2.03	16.00
<b>Memoranda</b>										
Loans and advances from bank subsidiaries .....	0	0	0	0	0	0	1,204	398		-100.00
Loans and advances from nonbank subsidiaries .....	0	0	0	0	0	0	0	0		
Notes payable to subsidiaries that issued TPS .....	0	0	0	0	0	0	0	0		
Loans and advances from subsidiary holding companies .....	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less .....	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies .....	0	0	0	0	0	0	0	0		

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# Parent Company Analysis—Part 1

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
<b>Profitability</b>															
Net income / Average equity capital	8.60	11.94	20	7.78	7.29	53	8.44	9.68	29	9.04	10.40	33	7.23	7.61	45
Bank net income / Average equity investment in banks	9.04	11.80	25	7.98	7.45	52	8.45	10.51	27	10.13	11.19	44	8.22	8.74	54
Nonbank net income / Average equity investment in nonbanks		13.12		8.11	9.75	56	16	7.89	76	0	7.10	17	0	4.73	23
Subsidiary HCs net income / Average equity investment in sub HCs		10.11			7.01			8.55			8.78			6.82	
Bank net income / Parent net income	102.91	96.79	61	101.51	88.16	42	94.80	82.22	28	106.32	82.56	74	110.56	80.64	83
Nonbank net income / Parent net income	0	3.40	15	2.12	3.59	63	9.79	5.93	78	0	3.78	11	0	7.76	11
Subsidiary holding companies' net income / Parent net income		65.35			68.34			74			72.48			82.97	
<b>Leverage</b>															
Total liabilities / Equity capital	7.42	16.81	34	7.88	20.06	30	7.54	20.43	31	14.87	20.88	55	18.35	19.94	65
Total debt / Equity capital	7.05	11.71	47	7.53	14.41	44	7.15	14.31	51	14.37	14.69	67	17.44	13.95	72
Total debt + notes payable to subs that issued TPS / Equity capital	7.05	13.63	36	7.53	16.67	30	7.15	16.36	36	14.37	17.10	61	17.44	16.10	71
Total debt + Loans guaranteed for affiliate / Equity capital	7.05	11.77	46	7.53	14.68	44	7.15	14.56	50	14.37	15.14	66	17.44	14.35	71
Total debt / Equity capital – excess over fair value	7.05	11.81	47	7.53	14.52	44	7.15	14.51	51	14.37	14.81	67	17.44	14.10	72
Long-term debt / Equity capital	6.19	10.95	45	6.08	13.56	41	6.34	13.04	51	6.57	13.37	50	15.36	12.69	68
Short-term debt / Equity capital	0.86	0.57	79	1.45	0.77	81	0.82	1.02	77	7.81	1.14	90	2.08	1.07	82
Current portion of long-term debt / Equity capital	0	0.06	41	0	0.06	40	0	0.05	40	0	0.14	39	0	0.27	40
Excess cost over fair value / Equity capital	0	0.05	41	0	0.08	39	0	0.12	38	0	0.12	39	0	0.17	38
Long-term debt / Consolidated long-term debt	13.41	39.86	28	13.34	34.67	30	7.83	28.44	32	7.74	28.63	32	30.18	26.93	58
<b>Double Leverage</b>															
Equity investment in subs / Equity capital	98.23	103.22	20	97.90	102.81	21	99.88	103.22	33	99.97	103.10	36	102.31	102.10	49
Total investment in subs / Equity capital	105.32	108.40	52	105.38	110.16	54	105.23	111.07	49	112.17	112.48	68	111.86	111.30	69
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X)	-0.20	0.29	17	-0.28	0.47	22	-0.01	0.36	31	0	0.35	36	0.33	0.52	49
Equity investment in subs – equity cap / Net income-div (X)		1.05			1.82			1.22			1.22		0.52	2.64	20
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends	263.04	152.85	86	178.02	136.59	78	218.76	177.68	71	236.14	162.34	80	193.29	141.81	77
Cash from ops + noncash items + op expense / Op expense + dividend	274.34	154.48	87	144.25	147.24	58	218.94	190.27	71	173.05	174.91	52	184.59	148.20	71
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	88.67	98.54	37	107.52	134.08	44	97.65	116.34	26	37.44	103.19	10	-129.61	92.33	5
Pretax operating income + interest expense / Interest expense	3,533.17	1,835.33	84	2,319.64	2,016.32	77	1,953.11	1,968.54	67	1,853.49	2,898.75	68	1,170.03	1,909.25	65
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	3,533.17	1,770.77	85	2,319.64	1,539.23	80	1,953.11	1,632.83	69	1,853.49	1,369.37	70	1,170.03	1,547.94	62
Dividends + interest from subsidiaries / Interest expense + dividends	272.88	174.12	79	183.78	150.43	70	232.28	210.80	67	258.98	188.90	77	209.44	172.51	68
Fees + other income from subsidiaries / Salary + other expenses	0	11.92	32	0	13.95	31	0	16.52	30	0	16.08	33	0	16.39	30
Net income / Current part of long-term debt + preferred dividends (X)	20.51	47.61	42	16.71	35.64	51	21.50	57.11	43	30.93	33.93	66	24.53	24.63	69
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets	6.53	3.44	70	6.69	3.85	73	5.01	2.64	72	4.76	2.61	69	9.56	3.24	83
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due		0.17			0.10			0.04			0.24		0	0.10	44
Nonaccrual		0.92			1.03			0.54			6.54		26.55	7.38	89
Total		1.09			1.13			0.58			6.78		26.55	7.48	89
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.02	46	0	0.05	46	0	0.10	46	0	0.24	44	0	0.17	45
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.02	46	0	0.05	46	0	0.10	46	0	0.25	44	0	0.17	45
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries	0	1.76	16	0	2.66	14	0	5.62	12	0	5.50	12	0	5.68	12
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	49	0	0	50	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.06	40	0	0.08	38	0	0.19	36	0	0.21	36	0	0.13	35

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## Parent Company Analysis—Part 2

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....	35.06	66.37	27	53.14	81.10	31	41.64	57.84	39	36.93	57.26	27	45.43	68.72	35
Dividends declared / Net income .....	37.94	28.27	70	42.50	42.29	52	38.86	33.08	59	34.87	27.33	67	37.41	31.29	55
Net income – dividends / Average equity.....	5.34	8.62	21	4.47	4.14	54	5.16	6.46	30	5.89	7.33	31	4.52	5.03	42
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries .....	292.85	155.92	81	191.75	132.17	70	226.76	178.13	64	261.39	157.73	78	211.04	130.71	75
Dividends from nonbank subsidiaries .....	0	4.90	22	4.98	3.41	75	25.20	7.53	87	27.51	7.13	87	37.31	12.57	88
Dividends from subsidiary holding companies.....	0	5.91	45	0	4.85	44	0	21.40	42	0	16.86	42	0	18.99	42
Dividends from all subsidiaries .....	292.85	203.53	77	196.72	174.85	65	251.96	260.40	61	288.90	215.26	77	248.36	196.35	71
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries .....	107.97	45.96	95	80.28	60.28	71	92.97	66.55	78	85.72	60.71	79	71.40	59	69
Interest income from bank subsidiaries.....	0.90	0.11	90	1.05	0.36	84	4.53	0.54	93	3.48	0.52	91	1.78	0.76	78
Management and service fees from bank subsidiaries .....	0	0.88	38	0	1.47	37	0	1.55	36	0	1.88	36	0	2.98	34
Other income from bank subsidiaries.....	0	0	47	0	0	46	0	0	46	0	0	47	0	0.01	47
Operating income from bank subsidiaries .....	108.87	51.33	93	81.33	62.88	67	97.50	69.36	77	89.20	63.43	73	73.18	62.82	63
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries .....		62.63		100	56.39	72	100	82.95	65		51.40			102.35	
Interest income from nonbank subsidiaries.....		2.44		0	7.38	32	0	20.25	26		18.56			8.11	
Management and service fees from nonbank subsidiaries .....		0.37		0	0.86	39	0	1.92	38		2.96			0.85	
Other income from nonbank subsidiaries.....		0.07		0	0.16	46	0	1.06	43		0.15			0.81	
Operating income from nonbank subsidiaries .....		87.22		100	79.84	64	100	150.41	51		99.33			165.35	
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....		38.10			43.51			61.23			48.56			59.89	
Interest income from subsidiary holding companies.....		5.26			8.40			6.54			3.95			2.71	
Management and service fees from subsidiary holding companies.....		0.73			0.44			0.36			0.43			0.56	
Other income from subsidiary holding companies.....		-0.40			0.01			0.29			0.01			0	
Operating income from subsidiary holding companies.....		58.37			55.20			76.49			61.19			64.33	
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries .....	99	74.16	70	95.90	69.76	56	86.04	67.32	40	87.06	65.18	42	82.67	59.17	48
Interest income from bank subsidiaries.....	0.83	0.23	86	1.25	0.63	80	4.19	0.80	90	3.53	0.92	86	2.06	0.94	77
Management and service fees from bank subsidiaries .....	0	1.44	37	0	1.87	37	0	1.81	36	0	2.01	37	0	2.17	35
Other income from bank subsidiaries.....	0	0.02	46	0	0.04	45	0	0.03	44	0	0.02	47	0	0.09	44
Operating income from bank subsidiaries .....	99.83	83.13	75	97.16	82.20	47	90.23	78.80	33	90.59	74.20	35	84.73	69.23	39
Dividends from nonbank subsidiaries .....	0	3.07	21	2.49	1.95	75	9.56	2.65	86	9.16	2.57	87	14.62	2.65	88
Interest income from nonbank subsidiaries.....	0	0.18	36	0	0.73	36	0	1.19	30	0	2.32	29	0	2.79	27
Management and service fees from nonbank subsidiaries .....	0	0.01	42	0	0.02	42	0	0.06	41	0	0.03	41	0	0.07	40
Other income from nonbank subsidiaries.....	0	0.01	45	0	0.01	46	0	0.04	44	0	0.02	48	0	0.17	42
Operating income from nonbank subsidiaries .....	0	4.67	14	2.49	4.70	66	9.56	7.29	81	9.16	7.64	78	14.62	9.99	75
Dividends from subsidiary holding companies.....	0	2.10	45	0	2.53	44	0	4.52	43	0	5.15	42	0	5.49	42
Interest income from subsidiary holding companies.....	0	0.01	45	0	0.11	44	0	0.20	44	0	0.37	43	0	0.13	45
Management and service fees from subsidiary holding companies.....	0	0	48	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	48	0	0	49	0	0	49
Operating income from subsidiary holding companies.....	0	3.91	43	0	4.56	42	0	6.08	40	0	6.79	39	0	6.46	40
Loans and advances from subsidiaries / Short term debt.....	0	158.10	15	0	135.13	12	0	83.37	12	0.41	87.87	33	0.59	83.68	30
Loans and advances from subsidiaries / Total debt .....	0	26.38	13	0	27.08	12	0	28.33	11	0.22	26.53	25	0.07	39.18	29